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News and Tips to Make Your Life Easier, Safer, and Happier...



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Circle of Safety

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Are You Making Any of These Top 10 Insurance Blunders?

When it comes to buying insurance, what you don't know can hurt you...and your family...for years to come.

Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

Email me at info@risdirect.com & I'll email right away!



Clear Out the Clutter: A Simple Road to Happiness

It doesn't take long for closets to become cluttered, but sooner or later even the most dedicated packrat must make room for new belongings.

Stop procrastinating and instead schedule time to tackle storage sheds, the garage and closets. Not only will you feel better, but by planning ahead you can help others out during these tough economic times.

Free Up Space: De-cluttering is the fastest way to free up space without adding cost or upkeep. In fact, less stuff means less cleaning. If you haven't used items within the past year, then it's time to toss them. Exceptions include family heirlooms, collections and other keepsakes.

Possession Perspective: Save time and money by keeping a healthy perspective on your possessions. Many people are surprised by the sense of newfound freedom achieved by keeping a healthy attitude about belongings. Allow them to complement - not compete - with your life. Not only will you spend less by breaking the shopping habit, but it's often easier to organize and enjoy the things you keep without the headache and hassle associated with cluttered closets.

Guilt-Free Living: Sometimes it's difficult to let go, but it's healthier to look ahead to the future than live in the past. Learn to let go without the guilt by donating unneeded items to charity. Not only does it provide you with a fresh start, but you also have the satisfaction of knowing that the items will be put to good use.



Show Your Love with Valentine's Gifts from the Heart

If you want to show how much you really care about a loved one this Valentine's Day, forget about the shopping. Instead, give a timeless treasure or precious moment. Here are some ideas.

Heartstrings

Send a heart-felt message by collecting family photographs, audio recordings and other uniquely personal items. Don't forget original works of art by the children, poems or other expressions of your feelings. It's a simple idea that's sure to become a family heirloom your loved one will cherish forever.

Time Is on Your Side

A wise man once said that the only true commodity in life is time. This year, give the

Most valuable gift possible, and that is time with the one you love. Set aside an uninterrupted day or evening to spend with him or her, or take the family out to let your loved one have a bit of personal time to himself or herself. Either way, rest and relaxation is always in style.

Sweet Treats

Use heart-shaped cookie cutters to create sweet treats and other culinary delights in the kitchen. Go beyond cookies and cakes by making heart-shaped eggs with heart-shaped toast for breakfast.

A Few of Their Favorite Things

Everyone has a favorite song, preferred food and special place, so make the most of the day by putting it all together into a surprise package. Load up your loved one's MP3 with favorite music, pack a picnic with his or her favorite food and head out to a favorite location to create a perfect day.

Winter Olympics Fun Facts

The Winter Olympic Games are being held in Vancouver from February 12-28. Here are a few other interesting facts about the Winter Games.

The first Winter Olympics were held in Chamonix, France, in 1924.

No country in the Southern Hemisphere has ever hosted a Winter Olympics.

Four athletes have won medals at both the Winter and Summer Olympic Games: Eddie Eagan (United States), Jacob Tullin Thams (Norway), Christa Luding-Rothenburger (East Germany) and Clara Hughes (Canada).

Eddie Eagan is the only athlete to have won gold at both Winter and Summer Olympics - at the 1920 Games in boxing and at the 1932 Lake Placid Games in the team bobsled event.

The most medals won by any athlete at the Winter Olympics is 12 by cross-country skier Bjorn Dählie of Norway.

Norway has won more golds at the Winter Games than any other country.

Did You Know?

How good is your knowledge of science? Answers below.

Which body organ produces hydrochloric acid?

What is the second most common element in the earth's crust?

What element is represented by the symbol Pb?

What is the second largest organ in the human body?

(Answers: stomach, silicon, lead, liver)

Source: coolquiz.com

Why You're Better Off With an Agent for Life

Staying with the same agent or broker simply makes sense when it comes to property and casualty insurance.

Following are some of the advantages of having a long-term working relationship with one agent:

- 1. Continuous Coverage:** One agent will be better prepared to quote complete coverage without existing gaps, and you'll be more likely to save money by eliminating duplicate coverage. One of the problems associated with buying multiple policies from various providers is the ease of duplicating coverage and inconsistency or gaps in coverage, especially among homeowner, car and umbrella policies.
- 2. Competitively Priced:** Don't assume that shopping around provides the best price. Instead, calculate the total cost of

all coverage after rate reductions, elimination of duplicated provisions and other deductions such as multiple-policy discounts. Long-term clients often reap the benefits of low prices, rate reductions and convenience simply by staying in place. Stop shopping and stay in place for the best rates.

3. Single Point of Contact: Having a single point of contact for all your insurance needs is convenient for making payments and keeping contact information up to date. It's also vital for quick response and individual attention in the event of a claim. Not only can all your benefits be easily coordinated by an agent who is familiar with your needs and coverage, but it reduces the stress and strain of trying to navigate the complex and confusing world of insurance when you need it most.

Quick Quiz

Each month I'll give you a new question. ** 1st correct answer = \$10 Starbucks Gift Card!!! Just email me at info@risdirect.com or call 925-365-3200 for the answer.

A riddle for you this month: I am at the beginning of everything, and the end of time. What am I?

Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

2009 GRAND PRIZE Referral Winners!!



**James & Kristen
Dietrick**
Pleasant Hill, CA
Hot-Air Balloon Ride

3 Reasons Flood Insurance Is So Important

Flood insurance might be one of the most important forms of protection the average homeowner ever purchases.

Unfortunately, it's also one of the most easily overlooked.

Following are some of the reasons flood insurance should be at the top of your insurance portfolio:

1. Revised FEMA Maps

Millions of homeowners across America have been surprised to learn they need to purchase flood insurance for the first time. New homebuyers and even sellers should make a point of obtaining up-to-date plat maps to determine if they fall within the new flood zones implemented by the Federal Emergency Management Agency. Otherwise, the mortgage company is

likely to purchase a policy on your behalf.

2. High Risk

Even if your property doesn't fall within a known flood zone, it's often a good idea to purchase a flood insurance policy. Flooding is one of the most frequent high-dollar claims submitted. In fact, flooding is more likely to take place than is fire or other named hazards.

3. Big Damage Claims

Many homeowners make the mistake of thinking they are covered for flood-related damages when, in fact, they are not. Flooding is caused by more than merely rising water. Other common causes of flood-related damage are broken pipes, storm surge, rain and, of

course, flash flooding. Unfortunately, the time to obtain flood insurance is before it's needed. Don't wait until storm season to obtain quotes, as it's often too late. Most flood policies go into effect 30 days after purchase.

To determine if you're fully covered in the event of flood-related damage, simply ask your agent.

Remember, flood-related damage is the single most common cause of additional property destruction after a hurricane, storm surge or even earthquake.

Nearly every item in your home is subject to water damage, including drywall, electrical systems, furniture, and other belongings and household items.

www.NoBSfloodInsurance.com

3 Ways to Protect Yourself Online

The sophisticated techniques being adopted by cons and scam artists have made it increasingly difficult to protect yourself against the criminally fraudulent process of online phishing. However, the following guidelines can help mitigate the risks:

1. Install a Complete Software Protection Suite: Don't depend just on antivirus programs. Today's malicious software is more prolific than ever. Instead, arm your computer with a complete protection suite that includes site verification, firewall and virus scan.

2. Identity Alert: Avoid doing business with unknown entities and never give out personal information unless you know the site is safe. Don't use links provided in email. Instead, type in the direct link before signing in and never respond to unsolicited inquiries about banking or other sensitive data.

3. Secure Sites: Insist upon encryption when supplying sensitive data online. Look for a little yellow lock to indicate a secure site, and then verify the signature. Better yet, use software to validate the site and avoid any URLs that elicit an error message or warning.

Looking for a Vacation That's Different?

If you're looking to see the world and make a difference, World Wide Opportunities on Organic Farms (WWOOF) has just the ticket.

WWOOF is a worldwide network that began in the United Kingdom and has since expanded around the world with a message of sustainable living, organic lifestyle and volunteer opportunities. It places people on organic farms and other small holdings, both domestically

in North America and Europe, the Middle East, Africa, South America and Asia.

In exchange for helping the host, volunteers receive free training, hands-on experience and accommodations. It's a fantastic way for college students, retirees or environmentally conscientious travelers to see the world while making a very real difference.

Worth Quoting To mark Valentine's month, here are some quotes about romance.

"In a great romance, each person basically plays a part that the other really likes."

~Elizabeth Ashley

"Romance is dead. It was acquired in a hostile takeover by Hallmark and Disney, homogenized, and sold off piece by piece."

~Matt Groening

"Romance should never begin with sentiment. It should begin with science and end with a settlement."

~Oscar Wilde

"Romance is a love affair in other than domestic surroundings."

~Walter Raleigh

"French is the language that turns dirt into romance."

~Stephen King

"Mystery is forever the ally of romance."

~Unknown

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Thanks for reading! If you'd like to tell me what you think about this newsletter!

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Recipe: Valentine's Raspberry Heart Cake

Ingredients

Yellow cake mix (such as Pillsbury or Betty Crocker)

1 cup raspberry jam

2 tbsp. water

2 pkg. fresh raspberries

1 oz white chocolate

Directions

Bake cake according to instructions on packet. Completely cool.

Use heart-shaped cookie cutters to cut out hearts, and then split each heart horizontally into two layers of equal thickness.

Boil raspberry jam with water until slightly thickened, and brush onto hearts.

Stack one cake layer on top of another and arrange raspberries on top layer.

Brush raspberries with jam.

Drizzle melted white chocolate over raspberries in a pretty pattern.

Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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Recipe by Lynn Enchante