



Orlando Frasca
Trusted Insurance Advisor

Circle of Safety

For Friends of Rogers Insurance

Birthdays, Christmas and Wine

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After a couple of issues discussing my frequent flyer "habits" I want to share some family stuff with you.

We just celebrated our son's 1st birthday. Happy B-day, JohnPaul! Of course, it wasn't too different of a day for him. After all, how much does a 1 year old care as long as they have plenty of cake, ice cream and balloons? It was more of a thrill for our 6-year old, Isabelle, and 4 -year-old, Lilly. They got to help in "planning" for the party and "helped" in setting up and cleaning up. Those of you with young children know how helpful that was!

The best part, however, was seeing how they truly care for one another. Yes, they fight and bicker. What siblings don't? But, the heartwarming "tear-in-the-eye" moment was the 2 big sisters teaching their little brother to walk without holding on to anything, but they stood ready to catch him if he tipped over.

Christmas at our house was wonderful. We had relatives from the Carolina's stay, and as soon as they left we had friends who had recently moved to Oregon come down and stay for a few days as well. At the same time, my in-laws are building their "dream retirement home" back east, and until it's complete they'll be staying with us as well. All we were missing were some animals and an ark. Truthfully, I subscribe to "the more the merrier" mantra as I think it builds stronger bonds.

One thing we, as a culture...primarily in California, is that we miss the family

"bonding" (and bickering, yes, that, too) during our childhood because everyone is so spread out today.

Lastly, as you can see from the photo, some friend and I made wine this year (of which all of our VIP-Concierge and Platinum clients received a complimentary bottle) and had a blast doing it. This was the first time in 15 years that I'd made wine, as my father stopped making his own wine a few years before he passed away. I named this vintage as an ode to him.

This upcoming year, our VIP-concierges and Platinum clients can look forward to another vintage from "Castello di Warehouse". (If you are curious as to what constitutes a Silver, Gold, Platinum and VIP-Concierge client — as well as the various rewards they get throughout the year — visit our website: www.risdirect.com and click on the "REWARDS" link).



"Orlando making wine with his buddies; our "Castello di Warehouse" label made a darn good Merlot this year! All VIP and Platinum clients got a complimentary bottle."

Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Those who referred their family, friends, neighbors, co-workers and loved ones are:

Enzo Rosano

Anne Reynolds (2!)

Mike Odae

Pat Vitucci (3!)

Tom Allen

Ed Caseras

Rosie Delgado

John Eckman

Riley Scrivener

All the names listed above have received FREE GIFT CARDS and entries into the Grand Prize Drawing for a choice of 1. A \$1500 Shopping Spree or 2. Dinner for the winner AND 9 of their friends to the restaurant of their choice or 3. A 3day/2night trip to Las Vegas or Lake Tahoe (including airfare or gas, hotel and \$250 spending money).

Call in the Professionals When Clients Don't Pay Their Bills

Unfortunately one of the negatives of being in business is the occasional client who can't or won't pay their bills on time.

There are many reasons a client might be late with a payment or not even make a payment, but the bottom line is that it's your money and you're in business to make a profit. An overdue bill has a ripple effect that can hurt more than just you, the business owner.

So, what do you do when a client doesn't pay? First of all, don't panic! There are several ways to handle a late payment or a failure to pay.

- **Call your client.** Many times it's an oversight and the client will rectify things at once.
- **Send a letter.** Documentation is important in matters of billing. Sending a polite request for payment covers you and leaves a paper trail.
- **Consider your relationship history with this client.** If you have a good solid 10 year relationship with them it's a good idea to explore other options.

If neither of those tactics work and you can't find resolution it's time to call in the professionals. There are many reputable companies out there who can help you. Most companies typically wait until an account is 60 past due before they call in the collection agency, but the longer you wait the less likely you'll recover any

fees.

Usually a collection agency bases its fees on a percentage of what is owed so even if

they get the client to pay you'll only recover a small portion of what you were originally owed. That's the downside. The upside is that most people don't want the embarrassment of dealing with a collection agency and they will pay before things get out of hand.



Typically, if you call in a collection agency when the debt is three months past due, you can expect to collect almost 74 percent of the debt. After six months, the chance of receiving payment drops to 56 percent. If you leave debt collection to linger for a year or more, your chance of collecting is only 29 percent, according to the Commercial Law League of America.

Lesson learned: Make your first phone call to the debt dodger the first day after a payment is due.

If you try to recover a debt and cannot, consider that bad debt a tax-deductible item (Tax Code IRC 166, Reg. 1.166). You will be able to deduct the cost of the goods sold (but not paid for) as an ordinary business expense. You can't deduct any lost profits from the sale, nor can you deduct the money owed for services rendered. This isn't the perfect answer, but it's better than nothing.

For more information on how collection agencies work and how to collect money owed visit: <http://www.ftc.gov>.

Nothing these days gets me more steamed up than to see these greedy insurance companies spending millions upon millions of dollars to convince you that THEY have eliminated the Middle Man.

Well, I'm here to tell you today that I AM THE MIDDLE MAN.

What's so great about a company that can only give you one quote? You should really think twice about doing business with a direct company that can only give you one rate! When you call us at Rogers Insurance we check rates of all our companies to get you the most coverage at the best rate possible.

The big insurance companies don't really care whether or not you need to look into higher liability limits to protect your ASSETS. They hire professional telemarketers, many not even licensed insurance agents!!! The fact is,

I AM



the less insurance you buy, the less they have to pay out come claim time. I can't tell you how many times I've run into customers who call me for home insurance only to discover they're more likely to lose their home due to an "underinsured auto accident" than to fire, because they were not properly insured.

We represent over 27 different insurance companies and our team is well trained to find the best possible rate with the best possible coverage as well as quality advice on what you are buying. We are independent agents working for YOU and when you need us the most we're going to be there for you.

Rest assured you can save money with US.....THE MIDDLEMEN!

THE MIDDLE MAN

FREE Baseball Cap!

Doug "The Tub Guy" Savedra wearing that GREAT Rogers Insurance Hat with his son and daughter. He owns a refinishing business. Big or small they repair 'em all specialize in cosmetic repairs, refinishing to porcelain and fiberglass weak spots on bottom of tubs and showers (951) 943-8635.

Call us for your FREE Hat. If you promise to wear it, take a picture and send it in. We'll feature you in a future newsletter.

Call us at (925) 365-3200.





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Wisdom to Live By "An optimist stays up until midnight to see the new year in. A pessimist stays up to make sure the old year leaves." **Bill Vaughn**

Protect Your Computer

Is your computer really protected? You probably have the newest version of virus protection, but are you protected against Spyware?

Spyware is computer software that is installed surreptitiously on a personal computer to intercept or take partial control over the user's interaction with the computer, **without the user's informed consent.**

Unlike viruses and worms, spyware does not usually self-replicate. Like many recent viruses, however, spyware – by design – exploits infected computers for commercial gain. Typical tactics furthering this goal include delivery of unsolicited pop-up advertisements; theft of personal information (including financial

information such as credit card numbers); monitoring of Web-browsing activity for marketing purposes; or routing of HTTP requests to advertising sites.



information such as credit card numbers); monitoring of Web-browsing activity for marketing purposes; or routing of HTTP requests to advertising sites.

According to a 2005 study by AOL and the National Cyber-Security Alliance, 61% of surveyed users' computers had some form of spyware. 92% of surveyed users with spyware reported that they did

not know of its presence, and 91% reported that they had not given permission for the installation of the spyware.

As of 2006, spyware has become one of the preeminent security threats to computer systems running Microsoft Windows operating systems.

There's no reason to panic! There are many terrific anti-spyware programs available; many of them are free to download from the web.

Finally, if you think your system has been compromised you can always call in the professionals. There are many reputable computer repair businesses that can help you re-gain control of your computer system.