



Orlando Frasca  
Trusted Insurance Advisor

# Circle of Safety

## For Clients & Friends of Rogers Insurance

### Are You Ready for the Cold?

According to the U.S. Department of Energy, Americans spent an average of 9.8 percent more on their home heating bills this winter than during the previous year. Heating oil prices went up the most – 21.8 percent over the previous year. The average cost of heating a home using heating oil was \$1,785 last winter.

With the price of a barrel of oil in record territory, it looks like high home heating prices are here to stay, but there are things you can do now while the weather is mild to make sure the impact won't sting as much next year.

Here are some steps you can take to green up your home today:

- Replace your natural gas or propane burning fireplace with an EPA certified clean-burning wood fireplace. They are a lot more energy efficient than standard wood burning fireplaces because they provide heat by burning both the wood and the resulting smoke.
- If burning firewood isn't for you, another option is to convert your wood burning fireplace into a powerful, high efficiency heat source with a pellet-burning insert that fits into your existing wood-burning

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### A New Year's Resolution Worth Keeping

Another year tucked away in the history books. A new one ahead.

For most people, new year's resolutions made ruefully, in jest, and hope for a better year. Their life strategy is hope.

So for most the new year will unfold pretty much like the old year. Same grievances, same behaviors, same outcomes. I sometimes wonder what these folks are actually celebrating when the ball drops.

A friend of mine, who works nearly as compulsively as I do, was asked "But are you having fun?"

The question is asked because most people must separate "work" or

"business" from "fun", and a lot of their "fun" must be artificially induced. You're supposed to get wisdom with age, but I find myself more puzzled about this thing we call "fun", and this thing we call "happiness."

A lot of people seem to be defying our core genetic impulses in search of fun and happiness outside of and away from meaningful accomplishment. By genetic impulse, I mean that we are hard-wired to invent, build, improve and achieve. Forward movement to goals.

How you can disconnect and separate that from "happiness" is beyond me. I doubt you can, and suggest that the

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**Rogers Insurance**  
P.O. Box 2098  
San Ramon, CA 94583  
(925) 365-3200

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# 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:

**Thusuong Lam at Holiday Hair & Nails**

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**Rochelle Carver**

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All the names listed above have received FREE GIFT CARDS and entries into the Grand Prize Drawing for a trip for two to any city in Europe (airfare, hotel and cash included). We also donate \$50 to the charity of your choice per referral!



Claudia Ponce won a \$100 gasoline card in our quarterly Referral Program drawing!

## Top 10 Facts About Flood Insurance

*Every consumer needs to know about the National Flood Insurance Program (NFIP)*

### 1. Everyone lives in a flood zone.

You don't need to live near water to be flooded.

Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.

### 2. Flood damage is not covered by homeowners policies.

You can protect your home, business, and belongings with flood insurance from the National Flood Insurance Program.

You can insure your home with flood insurance for up to \$250,000 for the building and \$100,000 for its contents.

### 3. You can buy flood insurance no matter what your flood risk.

It doesn't matter whether your flood risk is high or low. You can buy flood insurance as long as your community participates in the National Flood Insurance Program.

And, it's a good idea to buy even in low-risk areas: between 20 and 25 percent of all flood insurance claims come from low-risk areas.

### 4. The low-cost Preferred Risk Policy is ideal for homes and businesses in low- to moderate-risk areas.

Homeowners can insure buildings and contents for as little as \$112 per year.

Business owners can insure building and contents for as little as \$500 per year.

Residential renters can insure contents for as little as \$39 per year.

### 5. Flood insurance is affordable.

The average flood insurance policy costs a little more than \$400 a year for about \$100,000 of coverage.

In comparison, a \$40,000 disaster home loan can cost you about \$240 a month at 4 percent interest over 20 years.

### 6. Flood insurance is easy to get.

You can buy NFIP flood insurance from private insurance companies and agents: call us today!

You may be able to purchase flood insurance with a credit card.

### 7. Contents coverage is separate, so renters can insure their belongings, too.

Up to \$100,000 contents coverage is available for homeowners and renters.

Whether you rent or own your home or business, make sure to ask your insurance agent about contents coverage. It is not automatically included with the building coverage (except under the Preferred Risk Policy).

### 8. Up to a total of \$1 million of flood insurance coverage is available for non-residential buildings and contents.

Up to \$500,000 of coverage is available for non-residential buildings.

Up to \$500,000 of coverage is available for the contents of non-residential buildings.

### 9. There is usually a 30-day waiting period before the coverage goes into effect.

Plan ahead so you're not caught without flood insurance when a flood threatens your home or business.

### 10. Federal disaster assistance is not the answer.

Federal disaster assistance is only available if the President declares a disaster.

Flood insurance pays even if a disaster is not declared. It's just good sense.

### *Are You Ready for the Cold?* (Continued from page 1)

fireplace. Pellets are made of sawdust and other wood waste from lumber yards, furniture factories and other wood industries. If you set your thermostat at 72, it will warm your home to that temperature then shut off and won't overheat the space.

- If you want the convenience of a gas fireplace, look for one with direct-vent technology that meets the criteria for the Energy Star Indoor Air Package. Heat&Glo and Heatilator are good examples.
- When these fireplaces burn, they preserve indoor air quality by sending combustibles outdoors. And since they are designed and tested as furnaces, they deliver the heat immediately to the room; whereas a furnace may have a 94 percent efficiency at the appliance; but by the time the heat is pushed around the duct system, it delivers at a much lower level of efficiency. So zone heating with gas/pellet/wood is more efficient and effective and therefore "greener" in the long run.

For more information about these and other green heating options available for your remodel, log on to [www.fireplaces.com](http://www.fireplaces.com).

### *A New Year's Resolution Worth Keeping* (Continued from page 1)

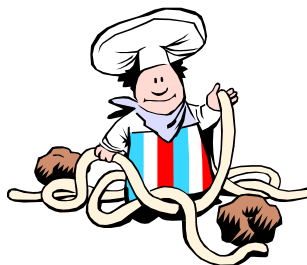
dramatic explosion of anti-depressant drug consumption is a result of peoples' misguided attempts to try.

Years ago, a book called 'Prescription For Happiness' was compiled, with different celebrities and authors contributing prescriptions brief enough to be written on a doctor's little prescription pad.

For whatever it might be worth, here's mine: Strive to get smarter. To do a lot of things better. To do at least one thing so well no one else can match your skill. Set, pursue and achieve a lot of goals. Resist status quo, ignore less creative or ambitious peoples' criticisms, disapproval or honest confusion.

Find something useful and immensely profitable to do that interests you immensely and do it.

### *Orecchiette Pomodoro with Pecorino Romano Cheese*



Here's a recipe from Gabreille Davanzante, the owner of Ristorante Forli in Alamo, CA. If you mention you are a Rogers Insurance client, ask for "Orlando's Special":

**Preparation Time:** 10 minutes

**Cooking Time:** About 30 minutes

**Difficulty:** Easy

#### **Ingredients:**

(18 oz.) orecchiette or shell pasta  
(3 lb.) small round tomatoes  
5 tbsp. grated Pecorino Romano  
3 tbsp. dry bread crumbs  
1 tbsp. chopped fresh parsley  
2 cloves of garlic, minced  
Olive oil  
A pinch of salt

#### **Method:**

Halve the tomatoes, removing the stem end; place in a baking dish; season with salt; add the breadcrumbs, parsley, garlic and 2 tbsp. Pecorino; drizzle generously with olive oil; cook in a 400° F oven for 30 minutes; meanwhile, cook the pasta in boiling water with a pinch of salt; drain; place in a serving bowl; drizzle generously with olive oil; sprinkle with the remaining cheese; top with the baked tomatoes and serve immediately.

**Ristorante Forli**  
**3160 Danville Blvd # B**  
**Alamo, CA 94507**  
**(925) 820-1711**



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 PO Box 2098  
 San Ramon, CA 94583  
 (925) 365-3200  
 www.risdirect.com

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Wisdom to Live By "There are more overweight people in America than average weight people. So overweight people are now average—which means you've met your New Year's resolution." **Jay Leno**

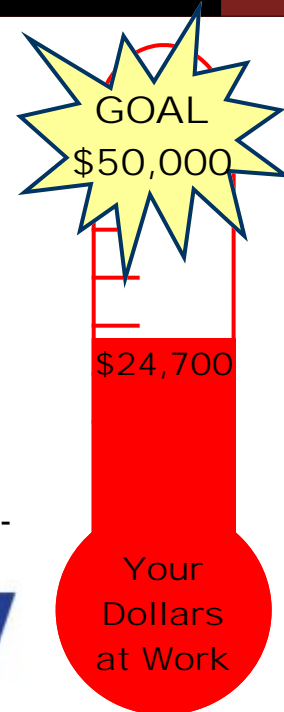
## 2008 Charity Donations Update

Thanks to loyal clients like you, our 2008 Rewards Program has given money to:

- The American Cancer Society
- The Children's Miracle Network
- Fr. Frank's Kids

**Our goal is to GIVE AWAY \$50,000  
 to the Charity of your choice!**

Refer a friend, family member or co-worker for a quote (no purchase of insurance necessary) and we'll give \$50 to the Charity of YOUR choice!



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