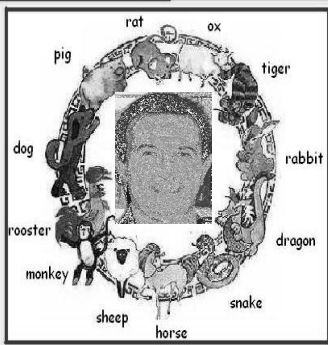


Happy New Year 2011!

January 2011

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



Circle of Safety

For Clients & Friends of Rogers Insurance

News for 2011 !

Orlando Frasca
Trusted Insurance Advisor

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As the 2011 starts, I'm reminded of a Legendry quote by John Wooden: "Be more concerned with your character than with your reputation because your character is what you really are, while your reputation is merely what others think you are." As we get ready for a great year in 2011, don't forget to reflect on your accomplishments in 2010 & build on them and/or learn from them. Yes, we have challenges, but we also have immense opportunities. Thank YOU to each of you for your business and friendship, it means more than you know. Some clients have had a rough 2010 and some have had a very good 2010....ideally, 2011 will be better for all of us.

I would also like to congratulate Mary Afzal, she was our 2010 "Referral Rewards" Winner and she has won a cruise for 2 to the destination of her choice! Our 2011 "Referral Rewards" prizes include : gift cards, Apple I-Pad's and accessories, free lunches, free dinners and more....look for the flyer in your mail and on our website (www.risdirect.com) by the end of January.

How Social Media Could Void Your Insurance Claims—Shellie Gordon



Social media sites such as Facebook and Twitter are among the fastest-growing segments of the Internet. More people are turning to them. They're a wonderful way to stay connected with family and friends. Unfortunately, there's a dark side to even the most valuable tool. The following are some of the ways social media websites can increase the risk for your family, business and even insurance coverage:

Increase Crime: Real-time broadcasting of your location makes it easy for criminals to know when you are away from a home or business and even some of the possessions that may be available. Be cautious when sending messages and avoid real-time feeds, especially if you don't have a very strong security system in place.

Void Claims: Several high-profile cases have recently gone to court in response to the growing concerns over insurance fraud. Online communications are increasingly subject to scrutiny so watch what you say. Even the photographs you take could be misconstrued or taken out of context. For example, someone with an active injury claim might be on shaky ground when confronted with photographs showing a big night out on the town.

Reputation Matters: Everyone from prospective employers to landlords are making a habit of checking social media sites in addition to standard reference sources. If you claim to be a non-smoker, but show photos of a house filled with smoking relatives, don't be surprised to find an offer rescinded.



If you're a business client (and even if you aren't) who is ready to enjoy more business success next year, I would highly encourage you to take a little time to work ON your business (rather than IN your business) before the start of the New Year. Below are 3 tips to help you get focused and ready to shine!

1. Make sure you celebrate your past success. This one isn't easy for me to do either (much easier to make a list of all the things I want to get done next year). But if you don't celebrate what you DID accomplish last year, what would be the motivation for achieving next year's goals? You need to give yourself a pat on the back. You deserve it! (And be honest, when was the last time you gave yourself any sort of credit?) Here's what I would suggest doing — get a piece of paper and write down 50 things you accomplished last year. Yes I said 50. And no I won't take "but I didn't accomplish 50 things" as an answer. You see, by setting an intention to come up with 50 means you're not going to stop at 3 and miss a bunch that you really need to congratulate yourself for. Next, celebrate! Let yourself feel good about what you accomplished — you did good!

2. Write down your goals for next year. This is important — especially the writing down part. If you don't write them down, the chances of you actually accomplishing them are pretty unlikely. In fact, it's pretty close to zero. According to a famous study of Harvard graduates, less than 5 percent of those who didn't write down their goals actually accomplished them. And don't rush this either. I'm not going to give you a number to hit, but take some time and actually think about what you want to accomplish next year. And make them specific — don't just say "make more money." Put a number in there — how much money do you want to make. Even better, write down how you plan to make more money — launch a new product? Get X number of new clients?, etc

3. Now break down your goals into steps. This is probably the biggest thing you can do to make sure you actually achieve your goals. The more specific you make your goals and the more you break them down into doable action steps, the easier it's going to be to follow through with them. So for instance, with

An Affordable Vacation with a Difference—Jenci Wilcox



Thinking about hitting the highway or flying somewhere for a bit of rest and relaxation? Why not consider a volunteer vacation instead? Volunteer vacations are relatively new phenomena that combine domestic or international travel with the opportunity to help others while enjoying yourself. Depending upon the program, location and other specific criteria, room and board is often part of the experience, making it an affordable way to visit areas that might otherwise have been out of the question. Some programs actually pay a small stipend for those that volunteer for longer-than-average durations. If you are considering a volunteer vacation it is important to plan ahead, especially for overseas locations. A passport/visa will be needed and you may have to get vaccinations. Many programs have a limited number of spots available, or there may be qualification criteria, so make sure you apply early. You can learn more at the following web-sites:

<http://charityguide.org/volunteer/vacations.htm>

<http://www.americanhiking.org/volunteervacation.aspx>

<http://www.globalvolunteers.org/>

<http://www.independenttraveler.com>

<http://www.sierraclub.org/outings/national/service.aspx>

<http://www.transitionsabroad.com/listings/work/volunteer/index.shtml>

<http://www.idealists.org/volunteer/travel.html>



Apps That Add Pizzazz to Your Photos—Cortney Best

There are a number of easy-to-use apps available that can add pizzazz to your cell phone photo shots. Following are some apps that can help you dazzle and delight.

For Android—Vignette: Frame shots for a custom appearance, then add artistic aging, enhanced lighting and other special effects. **AndroPan:** Love the look of panoramic photos, but haven't figured out how to reproduce them on your cell phone? Here's the solution you have been searching for. Take side-by-side shots then seamlessly merge them for a broad perspective.

For iPhone—DSLR Remote: Use your iOS to take photographs with your digital single-lens reflex camera by connecting your regular camera to the computer using a USB cable. Superb for remote and live-view applications. **ComicTouch:** This tool can manipulate and distort faces to create custom-made photos. Add captions and other enhancements then email or upload.

Apps That Can Help You Stay on Track

There are some great apps available to help you stay emotionally, physically and financially fit this new year.

1) **Body:** Traineo is an app that provides the motivation, diet tips, exercise and other data you need. More: <http://traineo.com/>. 2) **Money:** Mint.com is rated as a breed application for keeping your finances on track. More: www.mint.com. 3) **Mind:** Discipline your mind with the Don't Break the Chain application that encourages sustainable change by tracking success. More: <http://dontbreakthechain.com/>. 4) **Spirit:** Get in touch with your inner self with this nifty Ben Franklin Virtue Chart. See how you measure up. More: <http://www.diyplanner.com>

Your Documents: When to Hold 'Em and Fold 'Em—Jakki Tachiera



If one of your resolutions this year involves cleaning out your office or tidying up your desk, there are a few things you should keep in mind.

Following is a quick tutorial to help you decide what to hold on to and what to toss - and the risks involved: There are three basic rules to follow.

Rule 1: When in doubt, do not toss it out. It's better to be safe than sorry when it comes to record-keeping. Retain anything you think might be needed in the future. **Rule 2:** Seek professional assistance before making a final decision. All of the information in this tutorial has been derived from the basic IRS Regulation - 26 CFR 1.6001, The Guide of Record Retention Requirements in the Code of Federal Regulations. However, things change and this may or may not apply to your specific situation. **Rule 3:** See Rule 1. Now that we have covered the basics, here are a few pointers to get started.

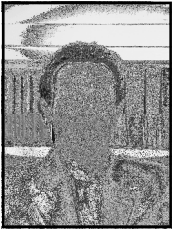
Tax-Related Documents: Tax returns should be kept for at least seven years, along with all supporting documentation, receipts and other information. Additionally, according to the Materiality Rule, any books and records used in the computation of any tax should also be kept. For example, receipts demonstrating a depreciation schedule may need to be stored longer than the regular seven-year period. This applies to both individual and small business tax returns.

Accident, Injury and Other Health, Safety or Administrative Information: Most documents should be retained for at least seven years or until settled, although a few items can extend beyond that date. Pension plan agreements, profit sharing plans and personal files for anyone currently providing services should be kept permanently or until the status changes. Other items, like old applications of non-employees, garnishments, old insurance policies and other time-limited data, can usually be safely discarded in five to seven years.

Insurance Documents: Expired insurance policies should be kept for 10 years, while appraisals, safety records and other ancillary reports can typically be discarded after six years.

Permanent Retention: A significant number of items should never be discarded, but remain with you permanently. They include medical records, birth and death certificates, wills, trusts, military papers, changes to corporate structure, life insurance policies, deeds, and other forms of ownership, both individual and business related.

Special Considerations: Record retention is an important part of your risk planning. Without the right records, it is nearly impossible to prove your point should a claim arise. One way to reduce the clutter and still retain required documents is to use a scanner to digitize important documents. However, not every entity will accept copies of the original, so ask your insurance agent in advance. Should you opt to go this route, be sure to scan both sides of each document and use redundant storage, including an off-site location that is secure and up to date.



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Current Resident or

Why Some Businesses Are Letting Google Manage Their IT— Rich Dean



If you're running a small- or medium-sized enterprise (SME), it might be worth checking out Google Apps. Google Apps is a hosted, web-based work and collaboration solution that offers a variety of useful, reliable, secure messaging and collaboration tools for SMEs and other businesses. Google Apps is an example of the type of technology referred to as software-as-a-service (SaaS) or cloud computing. The SaaS model allows users to access information technology (IT) applications from the Internet without having to maintain the infrastructure to support them.

In essence, you offload the cost and the effort required to maintain an IT infrastructure to the SaaS provider. With Google Apps, your data and the applications necessary to access and manipulate the data are served from secure, reliable data centers maintained by Google. The Google Apps Standard Edition is free and includes basic messaging tools such as Google Docs, Google Calendar and Gmail for up to 50 people. The Premier Edition costs \$50 per year per user and includes additional business functions and features, controls support, and a reliability guarantee. Google's web-based messaging and collaboration apps require no hardware or software and need minimal administration. Since Google Apps is web-based, users can access it from anywhere using a PC or mobile device.

Other key features of Google Apps (Premier Edition) include:

- Applications for documents, spreadsheets, presentations, sites and video
- 25 gigabytes of email storage per user.
- 99.9% uptime reliability guarantee and 24/7 customer support.
- Real-time document editing.
- Custom inbound and outbound mail filtering tools.