



Orlando Frasca
Trusted Insurance Advisor

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P.O. Box 2098
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throughout the US!

Circle of Safety

For Friends of Rogers Insurance

How To Stop Junk Mail – FOREVER!

Junk mail is a triple threat: It tries your patience, jeopardizes your identity and spoils the environment. But without much effort, you can give yourself peace of mind - and an uncluttered mailbox.

Register with Direct Marketing Association (www.dmachoice.org) to remove your name from its national mailing list. The service is free if you register online, or \$1.00 by mail. Reject preapproved offers from credit card companies by visiting www.optoutprescreen.com or by calling (888) 567-8688.

Sign up free at www.catalogchoice.org and the site will do the grunt work to get off mailing lists for catalogs you don't want.

Pay a \$20 annual fee, and Green Dimes (www.greendimes.com) will remove your name from catalog and other direct mail lists, plus plant up to ten trees.

For \$41.00, www.41pounds.org - named for the weight in junk mail the average adult receives each year - will contact several dozen direct mail companies on your behalf. In addition, \$15 of your fee goes to your choice among the group's nonprofit affiliates.



Start a 529 Plan to Pay for College

- **Get a head start online.** Find details on 118 state plans at www.savingforcollege.com and see Kiplinger's favorites at Kipliner.com/tools/529.
- **Take a tax break.** If your state offers a deduction or credit for contributing to its 529 plan (about 2/3 of the states do), invest your college money in-state.
- **Decide on a beneficiary.** You can designate anyone, including your children, nieces, nephews and grandchildren.
- **Save money.** Choose a low-cost plan that you invest in directly rather than through a broker or advisor.
- **Make it easy.** Choose an age-based portfolio that automatically adjusts investments as the child gets older.



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:

- Sonya Ulloa**
- Nora Ruiz**
- Lester Gonzalez**
- Claudia Ponceramos**
- Delja Hancock**
- David Ormonde**
- Maya Ewing**
- Jenny Su**
- Tom Allen**
- John Jenkins**
- Emmanuel Kith**
- Nick Nicora**
- Joe Gavazzo**
- Terry Pridgett**
- Kevin Mchugh at**
Keystore, Inc Morlido
Company
- Alem Kashai at All**
Foreign Auto

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!

Meet the Staff



Name: Tina Hopper

What He Does for You: Account Manager

Hometown: Hollister, CA

On Your Nightstand: Pineapple clock, 2 decorative jewelry boxes, the Bible

Hobbies: Spending time with my husband & golfing

What Keeps You Going: My husband & cats (Winston & Amber)

Chinks in Your Armor: I haven't found any yet!

The Terrible Temptation: Late, late night snack

Unfounded Fear: Spiders

Secret Satisfaction: I love to watch all 10 seasons of *Friends* over and over again

Title of Your Autobiography: What Was I Thinking?!



Answers to Sudoku Puzzle on pg. 3

1	9	2	6	5	4	3	8	7
3	5	7	8	1	6	9	6	4
9	4	8	3	7	2	5	1	6
7	3	6	8	2	4	5	1	9
8	2	8	1	9	2	4	6	5
6	3	6	4	3	7	5	2	8
5	9	3	6	9	8	7	4	1
4	8	4	1	2	6	9	5	3
2	2	1	7	8	1	2	6	8
6	9	8	3	4	5	1	7	2

Got Insurance?



Orlando Frasca
Your Insurance Advocate

Interestingly enough, we are getting more and more claims for random acts of Vandalism from our clients. We've also gotten more claims than "normal" for Theft claims. We look at trends for a variety of reasons, but these had me thinking "huh?". Vandalism and thefts tend to follow certain patterns and they tend to affect the same situations (e.g. cars left unlocked for "just a minute" while I run and grab a soda in the gas station, kids "toilet-papering" a house around Halloween, etc.). However, when economic times are a little rough—and, thankfully, it seems like the worst is over—desperate people tend to do desperate things. Therefore, we see an increase in certain types of claims. Why am I telling you this? So, you can be more careful than you usually are, and you can be aware of what could happen. When lawsuits happen, they aren't small, but tend to be larger than ever and take up an incredible amount of your time.

You need to be careful of people driving in front of you ... if they stop abruptly, they'll claim whiplash and other "phantom" injuries simply to get an insurance payout; we have one client now who is going thru this, and they were in a parking lot driving a whopping 5 mph ! Fortunately, our client has enough coverage to cover the attorney fees on this and any payout --even though the insurance company is investigating for fraud. However, the attorney's still need to get paid. In

fact, if don't think you have the proper amount of liability, call us and we'll go over your coverage with you...OR, do this quick test:

In most states, if you have a judgment against you, they can attach your assets AND garnish 50% of your wages for 10 years. So, calculate your net worth and figure out 1/2 of your expected earnings for the next 10 years and it'll give you a rough idea of how much liability you need.

For comparison purposes, you can get a \$1,000,000 "umbrella policy" for less than \$ 200 per year ... the equivalent of hiring an attorney for less than 54 cents per day. A \$5,000,000 will be less than \$600 in most cases. If you want to see how much it would be in your personal situation, use our free [umbrella calculator](#) on our website : www.risdirect.com then click on "umbrella quote" and you can check it out for yourself. In fact, if you want, you can buy it right online on our website, or you can call the office at 1-800-747-5311 and speak to one of the Rogers Insurance Protection Team agents. Now, that being said, you want to make sure you do NOT over-insure yourself either. Why give money to an insurance company if you don't have to....heck, they're greedy enough as it is, no reason to get over-charged!

Lastly, keep in mind, that our sole purpose is to make sure you are protected against accidents, whether they are truly accidents or "set-ups" and you don't suffer for it. And, as client and nationally-renowned sportscaster Greg Papa like to say: " I finally found the right guy at the right company; I'll never have to think about insurance again" Have a great summer!

SUDOKU PUZZLE

			3			7	2
	5	7			2		4
					6	3	
	1	2			7		3
		4	6		1	9	
	3		8			5	1
		5	2				
4			1			7	5
7	8				9		



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STANDING TALL "Human Statue of Liberty" this image was taken at Camp Dodge in Iowa and used eighteen thousand men.

This is INCREDIBLE! The picture was taken in 1918. It is 18,000 men preparing for war in a training camp at Camp Dodge in Iowa. A gift from our grandfathers.

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

Wisdom to Live By



"We must be free not because we claim freedom, but because we practice it." **William Faulkner**

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!



See enclosed flyer for more information

