



Orlando Frasca
Trusted Insurance Advisor

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Circle of Safety

For Friends of Rogers Insurance

8 Ways to Save on Groceries

- Eat your fruits and vegetables.** They're fairly inexpensive compared to the packaged things. Plus, buying items when they're in season will add to your savings. Try the local farmers market for fresh and usually cheaper produce.
- Beware of food placement.** Marketers know that we're generally lazy so they position the items they most want to sell on the shelves right in your line of vision – and they're usually the items with the biggest markup. Look for items high and low on the shelves for savings. Buying generic brands can save you up to 40 percent.
- Stick to the edges.** For the most part, the healthy, less processed foods are at the edges of the grocery store. Those are the most nutritious options, and they also go further in the kitchen.
- Shop early and alone.** Try to shop when you're alone and never shop when you're hungry. Shopping early in the day gets you through the store faster with your list and you'll spend less.
- Grocery stores are for groceries.** Avoid purchasing non-grocery items at a grocery store. Buy non-grocery items at your local Target or Wal-Mart, where the prices are less expensive. You may save as much as 50%.
- Know the system.** When does your store mark down goods that expire, like meat or bread? You can get significant markdowns on meats if you buy things that are about to expire that day. The deal: Use them that night or freeze them.
- More isn't always cheaper.** It's not uncommon for shoppers to say they found things in lots of 24 where the unit price was higher than if they bought one. If your store doesn't list the cost per unit for items, bring a calculator.
- Request price matching.** Find a store in your area that will honor all competitors' ads. You'll save money, time and gas.



Summer Fun!

By the time you are reading this newsletter; school will be out and summer will be in full swing. For my family, other than the 'swimming team I'm always talking about, it means a quick trip to Italy to see some older relatives before it's too late. No one there has seen my son, JohnPaul, yet as he is not quite 2 years old. Hmm, imagine the fun we'll have on the flight over there. Actually, that'll be the easy part as we leave in the late afternoon and all 3 kids should sleep. Coming back home will be another story as we will follow the sun (our flight leaves at 11am local time, we arrive 1pm local

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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:

- 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 Kevmore, Inc Morlidge 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!

5 Ideas You Can Use NOW To Stay Fit and Healthy All Year Round

With our busy schedules it's easy to fall out of the fitness habit. It's more important than ever to keep on track with your fitness regime; if you don't have one it's a great time to get started. Here are just 5 simple steps anyone can use to a healthier more fit life.



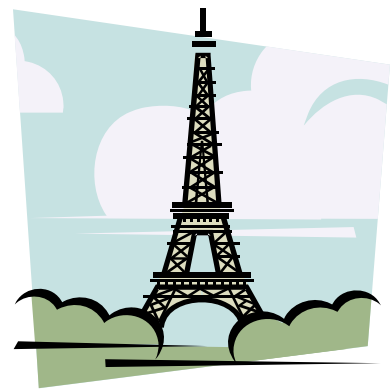
day of brisk walking can go a long way to keeping you fit.

- Break the habit. Heart Disease and Cancer are the leading causes of death in the United States and the number one way to prevent them is to not smoke or quit smoking.

Even the busiest person can find a little time to put one or more of these good habits to work. Don't forget to drink plenty of water and see your doctor on a regular basis. There's no time like the present so dust off your jogging shoes and get ready to stay fit.

- Get plenty of rest. Your body needs to rest as much as it needs the exercise so going to bed at a reasonable hour is vital for good health.
- Consider a vitamin supplement. Most of us don't get every vitamin and mineral we need from our meals. There are many good products out there; if you need more advice ask your Doctor to recommend a product.
- Eat more fruits and vegetables. Now we have access to more fruits and vegetables than ever before so there's no reason to skip that apple a day. Incorporate local seasonal favorites into your meal plan.
- Exercise! Add a few steps to your basic routine each day. Look for the farthest parking spot, take the stairs instead of the elevator, and go for a walk on your break instead of a doughnut. Just 30 minutes every

FREE TRIP TO EUROPE!



See Next Page

for Details



4 Hot Hiring Tips for Small Business Owners

Keep Your Sanity and Your Business!

As a business owner one of your top priorities is hiring competent and gifted team members. Hiring new staff or replacing someone is one of the top grumbles of business owners. The entire process is draining, time consuming, and can be expensive if you don't hire carefully.

1. **Know exactly what you expect from your new hire.** Before taking the plunge and placing an ad in the paper or calling a hiring service; write a job description that completely and clearly states exactly what the position will be. Spend some time with this process so you can clearly explain the position to applicants. Keep your ideas and goals specific and job related.
2. **Ready to interview?** Be prepared. Develop a list of interview questions from your job description which are specific to the skills required by the position. Have a copy of the candidate's resume on hand during the interview and a cover sheet or notebook to jot down notes.
3. **Hire for today with an eye on tomorrow.** Don't hire to fill a position NOW. The best hires be-



come long term employees who can grow with your company. New people should fit with the job of tomorrow not just the job needed today. Be very clear during the interview about your company's direction and hire a gifted individual that can help you along the way.

4. **Follow the law.** If you are unsure about an interview question or a hiring procedure contact The Equal Employment Opportunity Commission (EEOC). This federal agency is responsible for enforcing Title VII (Civil Rights Act), Title I, Title V (Americans with Disabilities), Equal Pay Act, and the Age Discrimination in Employment Act. Stay out of hot water by getting the facts. You can visit their website for more information: <http://www.eeoc.gov/>
5. **Use prudence and take your time.** Few things in business are as expensive as hiring in haste. Finding the right fit for your company is more important than filling a position quickly. For more information on hiring techniques and practices visit: <http://www.jobsearch.org/>.

(Continued from page 1)

time here). The girls, Isabelle and Lilly, have always been great on planes; they tend to be calmer and easier going.....the boy, however, has a little too much of my "high-strungness" to sit still for any period of time.

Some clients have told us they'll be in Italy this summer as well; I'll extend the same offer to you as I did them....if we will be in the same general area at the same time, I'd like you to be my guest for dinner on one of those nights, or, if dinner doesn't work, at least let me buy you "un cafe" or "un bello gelato" ...Though we'll be way down in the south of Italy (my relatives are in the province of Calabria) we are taking multiple side trips; it would truly be my pleasure. Email me at ofrasca@risdirect.com and we'll co-ordinate travel schedules.

****As a reminder, we are giving away a trip to Europe for 2 in our 2008 Rewards Program, see the flyer inside for details on the free, multiple ways to enter the drawing****

Lastly, I am giving away really cool Rogers Insurance baseball caps and t-shirts to ANYONE who wants them....with only 1 caveat....you promise to wear them for a photo when you are on vacation and send the photo in to us for publication in this newsletter.



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Fathers Day Trivia

Although Fathers Day was celebrated as early as 1908 in the United States, it wasn't officially recognized as a holiday until 1972. President Richard Nixon officially recognized Fathers Day, which had been unofficially held on the third Sunday in June since 1966.



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

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Wisdom to Live By



"When I was a boy of fourteen, my father was so ignorant I could hardly stand to have the old man around. But when I got to be twenty-one, I was astonished at how much the old man had learned in seven years." **Mark Twain**

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**

