

Our First COMBO Issue!!

JUNE NEWSLETTER

"NEWS & TIPS TO MAKE YOUR LIFE EASIER, SAFER AND HAPPIER..."

2011

Circle of Safety

Rogers Insurance Protection Team
www.RISdirect.com 925-365-3200



8 Ways To Save On Groceries This Summer



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1. 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.

2. 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.

3. 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.

4. 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.

5. 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%.

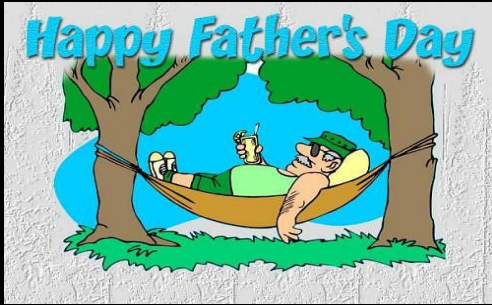
6. Know the system. When does your store mark down goods that expire, like meat or bread? You can get significant mark-downs on meats if you buy things that are about to expire that day. The deal: Use them that night or freeze them.

7. 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.

8. Request price matching. Find a store in your area that will honor all competitors ads. You'll save money, time and gas.



FATHER'S DAY TRIVIA



Although Fathers Day was celebrated as early as 1908 in the United States, it was n'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.

Answer this trivia question and you could win a dinner gift certificate to your favorite restaurant!!

“What has become the most popular gift to give Dad on Father’s Day?”

Send or Phone your answers into Meghan:
(925) 365-3200
MeghanM@risdirect.com

Lower Watercraft RATES !!



With Safeco's enhanced Watercraft product, our rates are now more competitive, and we've enhanced our coverage to make it easier for you to sell Safeco...

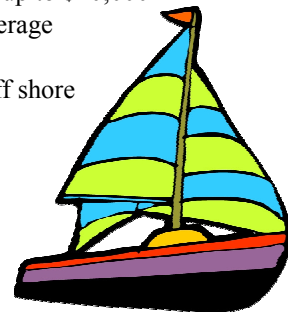
In addition to the rate decrease, we've added territories and adjusted our length/horsepower rate to be more competitive.

Please note: The rate decrease of 3.2% is an average. Depending on the specific attributes of their account, customers may experience a decrease or an increase.

Enhanced product features

In addition to the rate decrease, we've also enhanced the following product features:

- New territory and length/horsepower alignment
- Personal effects limit increased to \$750 (included with physical damage coverage)
- Additional fishing equipment coverage available up to \$20,000
- Pet coverage included with physical damage coverage
- Wreckage removal coverage limits increased
- Policy territory coverage increased to 90 miles off shore
- Optional Captain's Package enhancements include:
 - Roadside assistance on land handled through toll-free service provider
 - Emergency assistance coverage on water increases to \$1,000
 - Deductible no longer applies to purchase price protection



Safeco Watercraft also provides:

- Agreed value in the event of a total loss
- Competitive commissions; grandfathered 20% for business written prior to Jan. 1, 2010
- Part of agent profit share agreement for the first time in 2010
- Watercraft-dedicated underwriting and physical damage claims staff



Leaving Home Safe & Sound at Vacation Time

By Orlando Frasca

As summer vacations come up and as the weather gets warmer it's easy to daydream about spending mornings at the park, afternoons at the beach, and taking a trip with family or friends. So, here are a few tips on PROTECTING YOUR HOME!

Suspend regular deliveries: this includes newspapers.

Did you know you can also ask the post office to hold your mail until you return? And remember to notify the courier services like FedEx and UPS to hold your packages if you are expecting a delivery.

(PERSONAL NOTE: My personal advice—have a trusted neighbor or friend pick up your mail, newspaper and packages to hold for you until you get back...why let random delivery people know you aren't home? Yes, I'm probably overly paranoid, but that's what paying out MILLIONS of dollars in claims the last 16 years have done to me).

Set timers on lights and radios: choose timers tested for safety. You can easily create the illusion that you're at home by setting the timers to turn lights on and off in different areas of your home throughout the evening. Motion sensors on exterior lights around the property are inexpensive and easy to install, and also can be effective deterrents.

Ask neighbors to watch out: People you know and trust can often be your best defense. Inform your neighbors if you'll be gone for an extended period of time and let them know when you plan to return. Also tell them if you will have someone checking in on your home while you're gone to avoid any unpleas-

ant experiences. It might be worthwhile introducing your house sitter to a couple of your trusted neighbors. (SEE...just what I said in #1).



Securely lock all doors and windows: Did you know that in almost half of all completed residential burglaries, thieves simply breezed in through unlocked doors or crawled through unlocked windows—

and that includes garage doors too? Also, don't forget to secure any vehicles you leave behind either. If you have sliding glass doors or windows, using a wedge can be quite effective.

Leave curtains and blinds in their normal positions: If you are concerned about leaving blinds or curtains open on the nights that you are away from home, leave them closed. It's more common to have closed blinds during the day than to have them open at night.

Unplug countertop appliances, home entertainment equipment and computer equipment: To prevent a fire hazard, coffee makers, toasters, hair dryers and irons should be left unplugged. Unplug all TV's, VCRs and computers to protect against power surges in the event of a power outage.

ENJOY your getaway. This is something very few of us do anymore because we're so busy thinking about OTHER things that we should be getting "a break from" instead of our friends and family who are with us on vacation.



"I accidentally ordered WAY too many gift cards this month while Orlando is on vacation!"

I NEED YOUR HELP before he gets back!!!

Between now and Orlando's return on June 27th, refer any family member, coworker or friend and receive DOUBLE the "regular" referral gift!!

Please have them mention YOUR NAME when they call:

(925)365-3200



5 Hot Hiring Tips for Small Business Owners



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.

Here's a handful of tips that'll help save you time and money...

#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.



"Your job description is fairly simple: Stay in your cubicle and try not to make things worse."

#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.

NOW HIRING

#3. Hire for today with an eye on tomorrow. Don't hire to fill a position NOW. The best hires become 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.

You are hired



#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>





How would they get by without you?

The best reason to buy life insurance is because you love your family and want to make sure they are provided for no matter what. If you need another reason, how about price? With a term life policy through US, you can help protect your family at affordable rates!

Call (925) 365-3200

for a Fast, Friendly and FREE Quote Now!!



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The USA's Online Insurance Leader!

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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 time it's a great time to get started. Here are just 5 simple steps anyone can use to a healthier more fit life.

- 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 furthest 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 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 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.

Don't HURT Yourself With This Common Mistake:

Most people will file a claim with the insurance carrier, no matter what happened. The problem is that sometimes this hurts you and COSTS you money! There are certain situations where you will end up paying more for filing a claim, because you will LOSE your "claims-free" discount for 3 years OR MORE. Here's an example: Let's say your insurance costs \$1000 per year. You file a claim for a small amount. Well, you'll get paid for that amount, but you may lose that 20% discount for the next 3 years. That's \$200 for 3 years, ie, \$600 out of your pocket. And, it goes on a nationwide database. It will follow you for more than 3 years. The solution: ALWAYS check with your account manager BEFORE filing a claim. We're here to help; so call us EVERY TIME before you file a claim: **925-365-3200.**

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.





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Current Resident Or

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 this month received special thank you gifts and entries into the Grand Prize Drawing for a Wine Country Getaway for Two!!

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