



Orlando Frasca
Trusted Insurance Advisor

Circle of Safety

For Clients & Friends of Rogers Insurance

Insuring Your Personal Watercraft

Personal watercraft are not generally covered by homeowners or auto insurance, and where they are, the coverage limits can be fairly low. You may need to purchase a specifically designed policy in order to insure these vessels. The personal watercraft policy covers:



provide financial protection if your personal watercraft is involved in an accident.

Most policies also include water sports liability, which covers risks associated with activities such as waterskiing.

Consider buying an umbrella policy which will provide more liability protection. One million dollars in extra coverage costs about \$300 a year and would extend to your home and auto insurance policies.

If you have several personal watercraft, you may qualify for a multi-boat discount on your insurance. Additional coverage can also be purchased for trailers and other accessories.

Be sure to give us a call if you have any questions about your specific needs.

- Bodily injury ▪ Property damage
- Guest passenger liability
- Medical payments ▪ Theft

Typical policies include deductibles of \$250 for property damage, \$500 for theft and \$1,000 for medical payments, although these may vary from company to company.

Liability limits start at \$15,000 and can be increased to \$300,000. This coverage will

As of May 1st, There Are Only 244 Days Left in 2009. Are you 35% Closer to Your Goals?

I am amazed how quickly time seems to go by. One minute, I'm writing the January newsletter, then next, I'm staring at summer coming around the corner. In the blink of an eye, almost 1/2 this year is over. I have some pretty aggressive goals that I need to accomplish this year, and with 4 months already gone, I've got to maintain focus — especially as the weather gets nicer and I want to be outside more! But, it does occur to me that being focused and doing only the things to keep me on track to achieving goals is always easier said than done. So, I ask you, how are you doing on your New Year's Goals and Resolutions?

Last Wednesday night, we were sitting around the dinner table after the plates had been cleared...in what was an OBVIOUS SET-UP...and a little squeaky 5-year-old voice said: "Daddy, when can we get a puppy?" As my eyebrows furrowed and my lips pursed tightly, I looked over at my wife,



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Those who referred their family, friends, neighbors, co-workers and loved ones are:

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Nelson Xiques

Javier & Elicia Pena at El Rancho Supermercado

Elliot Fisher

Leanee Revells

John Spica

Wayne & Jennifer

Valencia at Wayjen Enterprises

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!



2008 Referral Rewards Winner, Gabe Essoe

Meet the Staff



Name: Shane T. Morris

What He Does for You: Account Manager

Hometown: Atlanta, GA (Jaw-juh)

On Your Nightstand: Pepto Bismol, pictures of my family and a reading lamp.

Hobbies: Playing basketball, cooking, writing and my Xbox 360.

What Keeps You Going: My metabolism.

The Terrible Temptation: Anything fast.

Unfounded Fear: Sock puppets.

Secret Satisfaction: Taking scissors to sock puppets.

Title of Your Autobiography: The Deep-Fried Story of My Life

Goals...(Continued from page 1)

Cheryl, and she smiled. I've always had pets in my life. Cats, dogs, goldfish. We currently have not 1, but 2, cats — which we got as kittens when our dog died 3 years ago. Generally, we've had cats and dogs overlapping with each other. No big deal; but I am in no mood to take care of a puppy after the kids get bored with him a week after we get him.

So, there I am, 3 kids "selling" me on the benefits of having yet another pet in the house; that they, of course, will take care of. There were passionate pleas and "please" from all 3 of them. It was a concerted effort on their part. Very well planned; possibly even rehearsed — with Cheryl's management, naturally.

Well, no dog. At least not yet; but I'm sure they'll keep working towards their goal. What does this all mean? Well, for one, no dog right now. 2 cats. Plenty. However, it made me think about my own march towards the goals I set.

Have you ever been driving or on a plane, even sitting on a beach and all of a sudden you have a "head-slapper"? You

let your mind go free and a GREAT idea pops into your head — seemingly from nowhere? You wonder why you hadn't thought of it before.

That's what happened to me when the multi-tasking brain of mine had to block out visions of my hand holding pooper-scoopers. I realized, I hadn't taken time to sit down, pen in hand, and revisit the Annual goal as I became so focused on the weekly goals that made up the annual goals.

Sometimes, the driving force of the "to-do" lists overwhelms the "goal". Taking a few hours aside and focusing on the "goal" was helpful. As Zig Ziglar once said, "If you don't harness and focus your power, brilliance and energy on a specific target, and hold it there, you're never going to accomplish as much as your ability warrants."

Well, that's my soapbox for today.....check your goals and resolutions...and keep moving toward them...don't let the daily "stuff" over-ride what you want to accomplish.

Off to watch the kids at Swim Practice. Have a Great Summer!

Include Life Insurance in Your "Must Have" Budget

As you re-examine your monthly expenses to cover the escalating costs of food and fuel, it's important to consider life insurance in your plans. While it may be tempting to think a life insurance policy is out of reach in today's economy, it's actually more affordable than you think -- especially if you plan for it in the same way you budget for everything else.

The reason for doing so is simple. Most of us dream of being financially secure to enjoy life's pleasures and to protect loved ones. We all hope to achieve milestones such as purchasing a home, having children, enjoying vacations, sending the kids to college and having a nest egg for retirement.

We also have the best of intentions to save and put money aside if emergencies arise, but as we all know, it's very challenging. However, preparing a financial plan can help you navigate through life's events to achieve these goals. A critical component of a sound plan is life insurance, the backbone of financial security.

Budget-friendly Protection

How do you put aside money for life insurance when your wallet is already being stretched? Start by creating a

month-by-month budget, setting a savings goal and projecting your financial needs. A qualified professional financial advisor can help you assess your situation, determine future goals and show you how to achieve these milestones.

Minor adjustments to everyday spending habits can also have a big impact. For example, if you choose to carpool to save on gas, consider a similar adjustment to pay for life insurance, such as going out to dinner less often. Say you eat out once a week and the bill averages \$50. By sacrificing one dinner a month, you can afford a quality life insurance policy and provide needed protection for you and your family.

By sacrificing one dinner a month, you can afford a quality life insurance policy and provide needed protection for yourself and your family.

Including life insurance in your budget can help keep you and your loved ones financially healthy for whatever the future may bring, filling the gap between financial needs and financial realities.

Everyone, no matter whether you are single, married and starting a family, or entering retirement, needs life insurance because it provides financial protection for an uncertain future.

Dog Bite Liability

According to the Centers for Disease Control and Prevention, there are approximately 4.7 million dog bites per year. These bites cost the property/casualty insurance industry roughly \$317.2 million in 2005.



Homeowners and renters insurance policies typically cover dog bite liability. The following tips can help reduce the chances of your dog biting someone:

1. **Have your dog spayed or neutered.** These procedures will greatly reduce the likelihood that the dog will bite.
2. **Socialize your dog** so that it knows how to act with other people and animals.
3. **Play non-aggressive games** with your dog such as "go fetch." Playing aggressive games like "tug-of-war" can encourage inappropriate behavior.
4. **Avoid exposing your dog to situations** in which you are unsure what the dog's response will be.

Insurers may charge more for certain breeds of dogs. The following breeds or types of dog were responsible for the greatest number of dog bite-related fatalities over the 20-year period from 1979 to 1998, according to the Centers for Disease Control and Prevention (www.cdc.gov). The breeds are listed in declining order of fatalities:

- ◆ "Pit Bull"
- ◆ Rottweiler
- ◆ German Shepherd Dog
- ◆ "Husky"
- ◆ Malamute
- ◆ Doberman Pinscher
- ◆ Chow Chow
- ◆ Great Dane
- ◆ Saint Bernard



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7 girls x 2 =14. 49 backpacks. 343 cats x 4 =1372.
 2401 kittens x 4 =9604. 14 + 1372 + 9604 = 10990.

The first 3 that responded with the correct answer got \$25 gift cards to the store of their choice:

Congratulations To:

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 Rob Steffanini
 Michelle Ryan*

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Wisdom to Live By



"Always end the name of your child with a vowel, so that when you yell the name will carry." **Bill Cosby**

Introducing The 2009 Referral Program

Refer a friend, family member or co-worker for a quote (no purchase necessary) and we'll give you...

A \$10 gift card to Starbucks for every referral!

Refer more friends & family and earn more prizes...!

- ✓ **BRONZE LEVEL: 5 Referrals!** \$50 Gift Card to the store of your choice!
- ✓ **SILVER LEVEL: 10 Referrals!** \$100 Gift Card to the store of your choice!
- ✓ **GOLD LEVEL: 20 Referrals!** \$250 Gift Card to the store of your choice!
- ✓ **PLATINUM LEVEL: 35 Referrals!** Dinner for you and 9 friends!

GRAND PRIZE DRAWING IN DECEMBER: WIN A HOT AIR BALLOON RIDE WITH A 3-DAY 2-NIGHT STAY IN NAPA OR SAN DIEGO! See enclosed flyer for more details.