

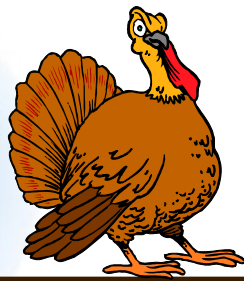
Happy Thanksgiving!

November 2010

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



Orlando Frasca
Trusted Insurance Advisor



Circle of Safety

For Clients & Friends of Rogers Insurance

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Last-Minute Guests? How to Prepare in 10 Minutes Flat

It's a lousy feeling - one most people have experienced. You've just received a call from friends who will be stopping by unexpectedly. But the homestead is less than ready for entertaining company. Following is a checklist to help you get your home ready quickly:

Clear Out the Clutter: Magazines, toys, dishes and other signs of life make your home appear

more messy than it might really be. Take 10 minutes to do a quick pickup in order to put everything in its place. And don't forget to take out the trash while you're at it.

Brush Up the Bathroom: Visitors routinely need to use the restroom, so be sure to spend a few minutes cleaning the sink and toilet in preparation for their arrival. Put out fresh towels and clear the counters of medications or personal items, fill the paper roll, and make sure the room smells clean and fresh.

Vacuum and Dust: A few minutes with the vacuum and duster not only leaves the house looking better, but it can also reduce discomfort among guests who suffer from allergies or asthma. Disposable dusters and quick picker-uppers enable you to make swift work of floors and other surfaces without allowing particles to become airborne.

Add a Finishing Touch: If you have a few minutes to spare be sure to fluff the throw pillows and add a vase of fresh flowers or other items to attract attention. Turn on lights to emphasize areas and turn off lights to strategically draw attention away from other areas. It's a well-known trick in the field of interior design and can work wonders when preparing for a quick get-together.

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I am with the Consul General of Italy, Fabrizio Marcelli at the banquet crowning my cousin, Marisa Marmo as the Queen of the Italian-American Federation for 2011.





On October 17, 2010, Orlando's cousin, Marisa Marmo was crowned Queen of the Italian-American Federation. Marisa is shown here on the left with her fiancée, Randall Renn, her aunt, Pina Campilongo, and 3 nieces: Daisy, Isabelle (my daughter) and Sofia.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your - and your family's - needs now, and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered.

I won't try to push you into buying insurance you don't need and I won't waste your time. I'll just give you the honest facts about your current insurance status.

Just give my office a call at 925-365-3200 to arrange an appointment for a no-fuss, professional consultation.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Checking Up On Your Estate Plan

by Antonio Dominguez, MBA

You have an estate plan; you probably even remember creating it—making the decisions and pulling together the documents was probably a time-consuming and tedious effort. The initial process of creating an estate plan can be so painful and involved that people may avoid reviewing it again for years.

But your estate plan does not exist in a vacuum. Life events such as marriage, separation, divorce, births, deaths, relocations and tax law changes all impact your estate planning needs. By revisiting key elements of your plan annually, you can correct errors, make adjustments for life changes and guarantee that your current wishes are known. Here are some items to review:

Friends & Family

Beneficiary designations. Be sure that life changes make your designation selections relevant and that they still reflect your current desires.

Legal roles. Are your powers of attorney and estate executor(s) still competent and can they represent you? Have either of you relocated, causing you to consider if someone living locally could carry out the responsibilities more efficiently? Some states have updated their forms and require a redrafting of your power of attorney; talk to your financial planner about your situation.

Long-term care insurance. Every person moving toward retirement or working in their sunset years should consider long-term care insurance. All you have to do is the math on the economic impact to a family of a nursing home stay; Long term care insurance can be an inexpensive alternative if the right policy is purchased at the right time.

Review of Assets

Property titles. Have you established ownership and survivorship in the way you intended? Is it supported by current state titling laws?

Business succession plans. A significant number of buy-sell agreements call for annual revaluation of the business that most people forget about. Not having an updated appraisal presents two concerns: You don't have a current figure for the value of your business for your own planning, and in the event an owner or partner dies, an arbitrator without a true sense of the business will negotiate the reappraisal.


Life insurance. Do you still need your current policy; do you need a different policy? Is the policy performing as originally illustrated? All policies are affected by interest rates and the stock market. If you expect the policy to provide for a particular need, it is important to monitor its performance annually.



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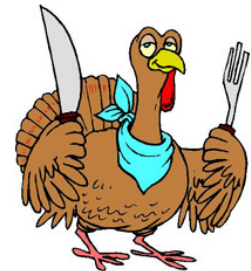
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Wisdom to Live By  "You send your child to the schoolmaster, but 'tis the schoolboys who educate him." **Ralph Waldo Emerson**

2010 Charity Donations Update

Our goal is to **GIVE AWAY \$25,000**
 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!



