



Orlando Frasca
Trusted Insurance Advisor

Circle of Safety

For Clients & Friends of Rogers Insurance

5 Easy Ways to SAVE BIG on Your Water Bill Toilets, Faucets, Showers, Clothes Washers and ... Leaks!

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Toilets use about 35 GPD, or 22 percent of the average daily indoor total. A slow toilet leak may waste 15 GPD. Water companies often have free dye tablets you can request to find

slow leaks. Drop one in the tank and wait 15 minutes. If color appears in the bowl, you have a leaky flapper valve (an easy fix). **Warning: a stuck open flapper in the tank can waste 1,000 to 2,000**

gallons daily! If water is running into the overflow pipe, a simple adjustment to the float ball usually ends that problem.

Local water companies often provide free displacement bags to put into old style toilet tanks that use 3.5 gallons per flush or more. They also may offer toilet rebates of up to \$150 for replacement of wasteful old big-tank toilets.

(Continued on page 3)

We Insure Any Mode of Transportation — Even Camels! Well...Almost!

Here I am, preparing to trek though the desert with my son, JohnPaul, sporting my Rogers Insurance cap and video camera – searching for the best possible insurance products and client inspiration.

Yeah, right! But, on the truthful side, my family and I just returned from Europe (where we did a quick day trip to Morocco) and while there, I was thinking how thankful I am for you. I appreciate the trust you place with me and my Protection Team at Rogers Insurance.



Hey, I have a favor to ask. Could you take me along on *your* next fun adventure?

I work very hard making sure your protection responds to whatever life brings your way. So, wearing my hat while you are having fun is a great way to telling that story. The cap is free just for the asking—email me at info@risdirect.com and I'll get one out to you asap! Thanks for playing along and may your life be full of great fun – with or without me! ☺

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Visit us online at
www.risdirect.com

Now serving 16 states
throughout the US!

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:

- Thusuong Lam at Holiday Hair & Nails**
- Rochelle Carver**
- Chrissy Harner**
- Rochelle Carver**
- Nelson Xiques**
- Javier & Elicia Pena at EI**
- 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!



Claudia Ponce won a \$100 gasoline card in our quarterly Referral Program drawing!



Drive Safely: School Is In Session!

Even if you don't have children in your home it's a good idea to be extra careful this month. Most schools begin their year in August which means more children are out and about.

Be sure to check behind your car before you back out. Children may not be paying attention to where you vehicle is so check before you get in the car.

Come to a complete stop. Four-way or three-way stops can be a hazard. Be sure to stop completely and check for children on bicycles, skateboards, or scooters.

When driving in residential neighborhoods obey the speed limit. Most children know better than to dart out in between cars, but in the heat of playing kick ball they may not remember; so be careful!

It may seem like common sense and most people obey the road rules. It's just a good idea to be more careful as the school year begins.

Client Spotlight

Tony's Best Way Carpet & Upholstery Cleaning (858) 459-3201

1. Tell us about your company: We are a family owned carpet and upholstery cleaning company. We clean leather furniture, area rugs, drapes, fabric blinds and lampshades (no need to take them down), wood floors and tile and stone surfaces.

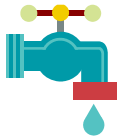
2. What is it about your products that sets you apart from your competition? We use a foam extraction process which is a deeper, more thorough process than steam cleaning. Because this process cleans from the base of the carpet up through the top (steam cleaning does the reverse and pushes the dirt down) you won't see stains reappear within a week of cleaning.

3. Where do you see your business in 3 years? We'll be implementing a computer scheduling system that will save time and make our whole process more efficient and simple for our customers.

4. What is currently happening that you would like to tell the public? We always like to tell customers about the proper way to clean and maintain their carpet and furniture so they get the most from their cleaning service. We've recently added tile and stone cleaning and polishing and encourage your clients to give us a call if they have any questions about our services. We're offering a FREE bottle of Spot Remover to any Rogers Insurance client that uses our services for the first time.



Safe for children and pets



Faucets use about 34 GPD, or 21 percent of inside usage. Look for leaks!

Dripping faucets usually just need new washers. Faucet aerators for the kitchen (2.2 gallons a minute) and bathroom (1.5 gallons per minute or less) can help save water as we wash our hands and dishes, cook, water plants, shave, brush teeth, etc.

Avoid the disposal and use food waste for compost or put it into the trash or green recycling bin. Local water companies may offer free plate scrapers.



Showers use 33 GPD, about 20 percent of indoor use on average. A 10-minute shower at 2.5 gallons; a five-minute shower uses 12.5 gallons. *EBMUD*

provides one free shower head rated at 2 gallons per minute to replace old-style heads. Shorter showers help, too!



Clothes Washers use about 29 gallons daily, or 18 percent. A load on "high" setting takes 25-30 gallons. Always wash full loads or adjust the water level to match the load. Old inefficient washers

can take 50 gallons per load. *Customers may qualify for EBMUD and PG&E water and energy rebates up to \$200 for approved high efficiency washers.*

Leaks waste 27 gallons per day per household on average. Check all faucets of course, and check inside toilet tanks to look for leaks, especially flapper valve leaks and water running into the overflow pipe.

Did You Know?

37% of all uncovered claims happen as a result of not notifying us of changes you've made in your lifestyle. Have you made an addition to your home? Purchased a boat or personal watercraft. Let us know!

Vacation Is Good For You!

As I mentioned on the front page, my family took a European vacation this summer (no similarity to the Griswold's European vacation, thankfully!). How about you? If you skipped a vacation this year, recent studies suggest you may want to re-think your work strategy. Not taking time off from work can lead to job dissatisfaction, emotional and physical illness and even "burn-out".

An alarming trend in the United States was discovered in a recent survey taken by the Conference Board in 2007. The survey reported that less than 40% of workers planned on taking vacation within the next 6 months. This is a 28 year low!

Even more alarming is a study done in April 2007 by the recruiting firm Hudson: 56% of the work force does not take advantage of all their vacation time!

Taking the weekend off isn't enough! It's important for workers to take at least a week off; two if it can be managed. **Productivity could increase up to 60% for employees in the month or two following a vacation.**

Leave your Blackberry behind! Being on vacation means getting away from work; completely. That means no phone calls, no emails, no text messages and no online chat! To really get the benefits of a break you need to leave the office behind.

To make the break away from the office easier for you and your co-workers try a few of these things:

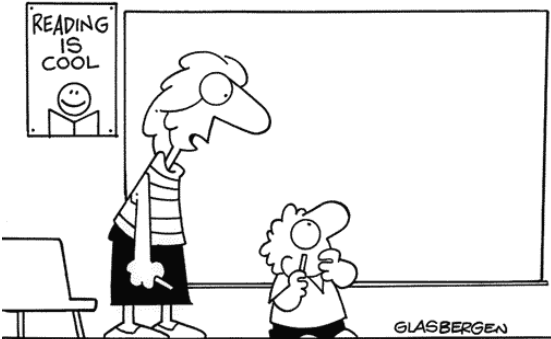
- **Inform others in advance.** Let your staff or co-workers know when you'll be out of the office and how they can contact in case of a real emergency.
- **Finish projects or delegate your work.** Ask a trusted colleague to serve as back-up in case an urgent issue comes up while you are away. Be sure to return the favor!
- **Relax!** Once you are on vacation do your best to put aside your work day worries. You can't recharge your batteries if you don't get a rest.



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"There aren't any icons to click. It's a chalk board."

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

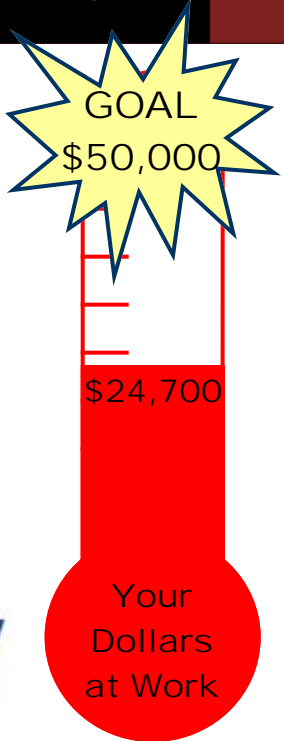
2008 Charity Donations Update

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

