



Orlando Frasca
Trusted Insurance Advisor

Circle of Safety

For Clients & Friends of Rogers Insurance

Do Give Life Insurance a Second Chance

Say the words "life insurance" to some people, and you're likely to get a less than enthusiastic response. But, more and more frequently, people are discovering that life insurance can be a helpful financial planning tool. Life insurance offers a way for you to help provide for your family, protect your business, and make charitable gifts without reducing your estate.

Life Insurance Can Help with Estate Planning

A life insurance policy on your life can help provide your heirs with funds to pay the expenses of settling your estate without dipping into its assets. It also can help replace the income that your family may lose as a result of your death. A life insurance policy is one way to ensure that money will be available to your heirs for their immediate or long-term financial needs.

If you're the owner of a small business, life insurance proceeds can help supply the funds to pay estate taxes and administration expenses, eliminating the possibility that the business will have to be sold to meet these needs. You also can use life insurance to fund a buy-sell agreement for the purchase of your business interests by other stockholders, partners, or your corporation.

You can exclude insurance proceeds from your estate by having a trust or the individuals who will benefit from the proceeds purchase and own the policy. A trust may offer several advantages, so you'll want to consider all your options.

(continued on page 3)

How to Overcome the Perils of Perfectionism

They say practice makes perfect, but it can also lead to a bit of anxiety or even a little neurosis if not properly managed.

Anxiety, in fact, is just one of the perils associated with perfectionism.

Following are three quick tips to help you practice the positive aspects of perfectionism without the pitfalls:

- 1. Understand the Objective:** One of the most common problems with perfection is the tendency to procrastinate. After all, if something is worth doing it must be done perfectly, right? Wrong. While it's desirable to do your best, don't allow the desire for perfection to overshadow the main objective.
- 2. Balance Productivity With Perfection:** Perfectionists have a tendency to take on more than their fair share of work, especially when working on important projects. Instead, learn how to delegate portions of a job, then review and finalize the work yourself. Not only does this ensure that quality meets expectations, but it reduces the stress and fatigue of trying to go it alone.
- 3. Prioritize Expectations:** It's not always possible to do everything perfectly. Family, career, exercise and other life events often require compromise that may conflict with the desire for perfection. Even if you are able to attain what you consider perfection in one area, it often results in less-than-perfect outcomes in another. Learning how to prioritize expectations reduces stress and provides the necessary rationale required to see the big picture.

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Thank You!

For All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive. So thanks for continuing to pass this newsletter around to people you care about.

Worth Quoting

Here are some famous quotes on the topic of education.

"The direction in which education starts a man will determine his future life."

Plato

"Education's purpose is to replace an empty mind with an open one."

Malcolm Forbes

"Education is what survives when what has been learned has been forgotten."

B. F. Skinner

"The great aim of education is not knowledge but action."

Herbert Spencer

"The highest result of education is tolerance."

Helen Keller

"The arts must be considered an essential element of education... They are tools for living life reflectively, joyfully and with the ability to shape the future."

Shirley Trusty Corey

*****This BIG box because we made a BIG mistake:

Dr. Peter Mangold of Contra Costa Veterinary Services offered all Rogers Insurance clients an Absolutely FREE 1st-time visit for your pet.

Well, we forgot to print the coupon for that FREE visit.

USE this entire section as that coupon....just bring it in to the Dr. Mangold's Animal Hospital and you'll get it !

Their contact info: 925-837-7246.....

3176 Danville Blvd

Alamo, Ca 94507 ****

3 Telltale Signals to Discover When Someone is Fibbing



It's unfortunate, but trying to detect a liar isn't always as simple as it sounds.

For starters, lies come in all shapes and sizes - from little white lies to full-blown acts of illegal misconduct.

Following are some telling signals that will increase your odds of spotting a liar before you're drawn into their intricate web of deceit:

Voice: Casual liars tend to become anxious when lying, which results in a slightly higher pitch to the voice. Be careful, though, because expert liars and sociopaths are exempt from this telltale sign. Contrary to common belief, lack of eye contact or fumbling for words doesn't always indicate fibbing. Some people are simply nervous or shy. Listen carefully to the tone to catch subtle hints of stress that may indicate a less-than-honest response.

Half-Truths and Other Misconduct: Successful lies often involve a modicum of truth. In fact, the more factual elements that are included in the discussion, the more believable the lie becomes. Learn how to read between the lines and ask plenty of questions to clarify any confusion. Liars are less likely to perpetuate a fraud when forced to answer follow-up questions or confronted by factual information or inconsistencies.

Guilt and Quick Getaway: Liars often feel guilty or even embarrassed by their deception, so it should come as no surprise that they are relieved when the conversation is over. Watch for signs of guilt or attempts to change topics. It often indicates a bargaining position that helps



Life Insurance Can Fund Charitable Giving

If charitable giving is among your priorities, a life insurance policy can be designed to benefit your favorite charity while allowing you to take advantage of a tax deduction for your contribution. There are several ways to do this. You could purchase a policy on your life and contribute it to the charity. In most cases, you can claim a charitable deduction on your federal income-tax return for your donation and any subsequent premium payments you make. (Check the laws in your state, however, as some states restrict such gifts.)

You also might consider funding a charitable trust that will pay you an income during your lifetime and provide a donation to charity at your death. This arrangement won't reduce the assets your heirs will inherit if you purchase life insurance to replace the amount passing to charity.

Life Insurance Can Be Part of a Deferred Compensation Plan

Employers often take advantage of life insurance to provide deferred compensation, typically to key employees. The employee is promised benefits at retirement or a lump-sum death benefit, should the employee die before retirement. Corporate-owned life insurance on the employee's life provides the company with the cash to help meet its obligation to the employee. With a split-dollar life insurance plan, the employee shares some of the cost.

Life insurance can be the perfect complement to your estate plan. The cost and availability of life insurance depends on factors such as age, health and the type and amount of insurance purchased. Life insurance is purchased subject to underwriting approval. A professional financial advisor can help you choose the most beneficial and tax-advantaged approach for your circumstances.

QUICK QUIZ PRIZE CONTEST

Each month I'll give you a new question. Just email me at info@risdirect.com. 17th email with the right answer gets a \$10 Starbucks gift card!

This month's question:

Which bandleader was known as the "King of Swing"?

Quick REWARDS Update:

Did you receive the special offer that we sent to you last week on the rewards program? If NOT, call us ASAP!

**A WORLD OF DISCOVERY...
FROM YOUR COMPUTER**

Online learning isn't just for college students anymore. There are plenty of courses and resources available. Following are some examples:

MIT Open Courseware: This is undoubtedly one of the most exciting and popular options. The Massachusetts Institute of Technology made the headlines when it began offering free audio and video courses. There are now nearly 1,900 courses to choose from, with topics ranging from architecture to the arts. The site is at <http://ocw.mit.edu>.

TED: Technology, Entertain, Design. That's what TED is all about. It provides award-winning, content - from engaging lessons on the end of time to the emergence of new forms of synthetic life. The site is at <http://www.ted.com>.

FSI Language Courses: Ever wanted to learn a second, third or even fourth language? It's now easier than ever, thanks to FSI Language courses online. Developed by the Foreign Service Institute, the courses were originally developed by the U.S. government but are now available to anyone with an interest in upgrading his or her language skills. The site is at <http://fsi-language-courses.org>.

Academic Earth: Tune in for a day or pursue an entire degree program with online video courses from leading universities such as Yale or Harvard. The site is at <http://academicearth.org>.

SBA: Better your business skills from the comfort of your own home with the U.S. Small Business Administration Training Network. Courses are self-paced and available in conveniently timed video, audio and written segments. The site is at <http://www.sba.gov/training>.

Are You Making Any of These Top 10 Insurance Blunders?

When it comes to buying insurance, what you don't know can hurt you... and your family... for years to come.

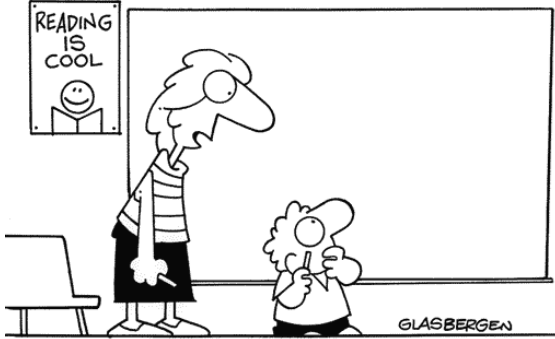
Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."



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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**

	7	6		2				
2		4			1			
	3	9		7		1		
7	2			8			9	1
4	9			6			3	5
		1		9		8	6	
			6			5		2
				4		9	1	

Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

Recipe: Spinach and Strawberry Salad

Serves 6

Ingredients

- 8 cups baby spinach
- 4 cups sliced strawberries
- 1 can sweetened condensed milk
- ¾ cup white vinegar
- Poppy seeds (optional)

Directions

Remove any stems from the spinach and wash well.

Pat or spin dry then combine with the sliced strawberries in a salad bowl.

In a separate bowl, combine condensed milk and slowly whisk in vinegar. You may have to add more or less depending on your taste.

Toss salad with enough of the dressing to coat the leaves and strawberries.

Refrigerate the leftover dressing for use on other salads. It will keep for up to three weeks refrigerated in a well-sealed container. Sprinkle with poppy seeds and serve immediately.

Smile... And Get Free Ice Cream!

A food maker has teamed up with a technology company to make a vending machine that rewards happy smiles with ice cream.

The machine works by recognizing faces. When someone approaches the machine, it takes a picture to determine the sex and age of the person...and - most important - whether they are smiling!

If the smile is big enough, the machine

rewards the person with a choice of free ice cream.

Happy consumers can then upload their smiling pictures to Facebook.

Of course, the machine is a great publicity grabber for Unilever, the maker of the ice cream.

You can expect to see vending machines like this pop up at various locations.

