



Circle of Safety

Rogers Insurance Protection Team

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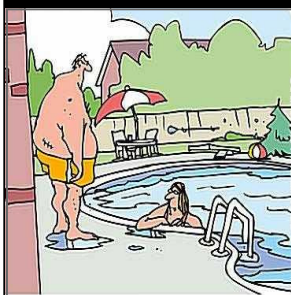
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"The kidney shape was a cool idea. Reminds us what you sold to pay for it."

How to Save Big Bucks by Refurbishing

A wooden bookcase can take on new life as a storage bench when turned on its side and a cushion is added to the top.

A lampshade can be covered with wallpaper for a designer touch. A solid but unappealing chair can be painted and re-covered to create a unique piece.

These days it's all about reusing and recycling. With a bit of imagination and some work, finds from thrift stores, garage sales and even dumpster diving can be refurbished for a great - and environmentally responsible - new look.

And the best part? You'll save money too. Following are some tips for refurbishing:

- Look for well-built, solid furniture to transform.
- Check online for great, inexpensive ideas.
- Don't forget the Habitat for Humanity store near you for deals that appeal to your social conscience.

Tips to Reduce the Chances of Auto Theft

One of the key ways to keep your auto insurance rates low is to reduce the risk of theft.

Not only does a stolen car cost you dearly in terms of time and effort, but the long-term expense associated with higher auto insurance rates adds insult to injury.

Unfortunately, many people underestimate the risk of having their car stolen and fail to plan accordingly.

Recent statistics from the Federal Bureau of Investigation indicate that the odds of having your car stolen are roughly one in 207. People who live in the city are at much higher risk than those living in rural areas.

Fortunately it's possible to fight back against auto theft and save money at the same time.

Following are some tips to help you get started:

Search the Zip: When possible, do a search on your designated zip code. Insurance underwriters routinely use zip code data for both home and work to determine a portion of your individual risk factor. Higher property crime rates are associated with higher premiums.

Install Security Devices: Installing antitheft devices, tracking and other security measures can act as a deterrent and money-saving measure. Discounts on premiums may offset a significant portion of the cost.

Watch Where You Park: Parking a car inside a garage is a great way to reduce the risk of auto theft as well as keep your vehicle secure. When away from home, search for a secure and well-lit area, preferably one with cameras as well as security personnel.



**Like Classic Cars?
Think You're an Expert?!**
Well...

We've Got a Trivia Contest For YOU!

Spot the 1969 Dodge Charger out of these
"Hot August Nights"
cars and you could win:

**A \$25 gift certificate to your favorite
local Ice Cream or Fro-Yo place!**

**BE THE FIFTH PERSON
To Phone or Email YOUR ANSWER:**
(925) 365-3200

OR

MeghanM@risdirect.com

**IDENTITY THEFT
Protection With**



Member of Liberty Mutual Group

Customers have told us that they want to receive clear recommendations when they ask about insurance coverages. To help deliver on this critical interaction with customers, we recommend Safeco optional coverages. You know that they offer great protection and exceptional value.

In today's tech-heavy society, it's more important than ever for your customers to keep their personal information secure. But sometimes, even after taking precautions to do just that, information can still end up in the wrong hands. More than 8.1 million people were affected by identity theft in 2010, according to Javelin Strategy & Research Center.

Recovering from identity theft can be a very costly, time-consuming and stressful experience. That's why Safeco offer's identity recovery coverage to Safeco home customers — **and it's just \$1 a month!**



This coverage can give customers peace of mind that professional assistance will be available if their identity is stolen. Safeco's identity recovery coverage

is among the most comprehensive and lowest priced the industry has to offer.

When talking with customers about identity recovery coverage, highlight the following:

- **Just \$12 a year or \$1 a month!**
- **Case manager** – At no additional charge, a dedicated case management company works directly with your customer to work through the claim process.
- **High annual limit** – Expense reimbursement up to \$25,000 annually for expenses incurred after identity theft.
- **Lost wages and child or elder care expenses** – Up to \$250 per day up to a limit of \$5,000.

No adverse premium impact – Any claims made under this coverage option will

How Going with the 'Flow' Can Bring You More Joy

Some describe it as "being at one with yourself and your environment." Mihály Csíkszentmihályi calls it "flow." Whatever you call it, this single-minded, passionate attachment to an activity heightens focus, spurs creativity and actually produces moments of pure spontaneous joy.

It may be as close to happiness as humans can get ... a wonderful thing. Now how do we catch the wave or get with the flow?

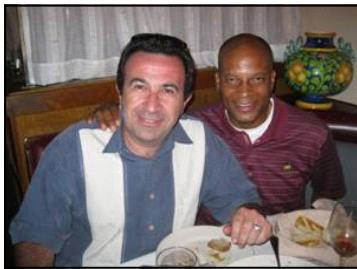
Csíkszentmihályi, a professor of psychology at Claremont Graduate University near Los Angeles, is the originator of the "flow" concept. His research work with artists, who he says "create meaning," has

generated a solid body of well-regarded work.

Csíkszentmihályi's artists describe a mental state in which they are one with the object of their creation yet somehow feel outside it. They define this feeling as the "ecstasy" - which, incidentally, is derived from the Latin term "side by side."

Those of us who are neither artists nor psychologists can be "in flow" too.

"Flow" is defined in Wikipedia as the mental state of operation in which a person in an activity is fully immersed in a feeling of energized focus. It doesn't matter what the activity is; it's how we feel about it. Like an athlete who describes as ecstasy the act of breaking through "the wall" or a traveler experiencing the pure joy of Paris in the spring, humans are all capable of "flow." Look for the "flow"-worthy activity that works for you.



Our CEO Orlando Frasca, having dinner with NFL Hall of Famer Ronnie Lott!

NEXT ISSUE:

Look for our feature article about our Commercial Lines

Sales Broker, Jennifer Tan!

Want to ask Jennifer your insurance question?

Simply email our newsletter editor your question: MeghanM@RISDirect.com.

If we use your question in this upcoming feature story, we'll give you a \$10 gift card!!!

Is a College Education Really Worth the Trouble?

If we look at the numbers, it may be that higher education is in for a rough ride this decade.

More than 57% of adults don't see the North American system of higher education as worth the money, according to a study by the Pew Research Center.

And even those most biased of sources - college presidents - also have their doubts about the value of this country's postsecondary education system. Only 19% believe the North American system is the best in the world, and even more telling, only 7% believe it will be the best in the world 10 years from now.

The trashing of a college education is one of

those "fashionable" ideas that may or may not hold water.



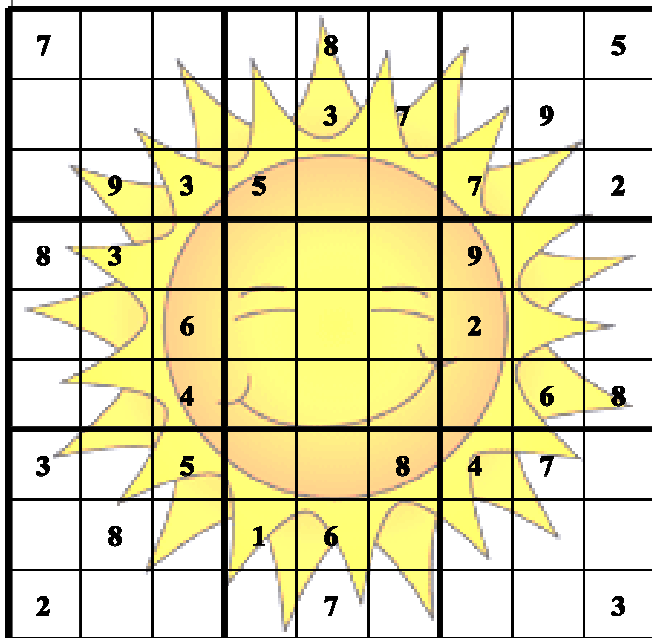
The studies and articles, though, could prove a self-fulfilling prophecy, and at the end of the decade, we may find ourselves in a higher education enrollment crisis. On the other hand, there are still those who think a college education is worth the money.

A full 74% of college graduates believe their postsecondary education was useful in increasing their knowledge and helping them grow intellectually, while 55% think a college education helped their careers.

But perhaps the last word should go to the Pew researchers. They found that a typical college graduate makes an additional half a million dollars more over a 40-year career than the average high school graduate.



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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.

Email: MeghanM@risdirect.com for the solution!

Worth Quoting

This month, some famous quotes on the subject of friendship:

A friend is one who knows you and loves you just the same.

Elbert Hubbard

A friend to all is a friend to none.

Aristotle

Fear makes strangers of people who would be friends.

Shirley MacLaine

Friendship and money: oil and water.

Mario Puzo

It is not so much our friends' help that helps us, as the confidence of their help.

Epicurus

The language of friendship is not words but meanings.

Henry David Thoreau

The only way to have a friend is to be one.

Ralph Waldo Emerson