



The Protection Coach®

Mike Stromsoe
Head Coach

News & Tips For Clients & Friends Of Stromsoe Insurance Agency

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- ☑ Business Cars and Trucks
- ☑ Mechanical Breakdown
- ☑ Non-Profits
- ☑ Professional Offices
- ☑ And much more! Just ASK

Sneak Peak Inside This Issue:

- ◆ Over 800 Children Are Injured By Mowers Each Year
- ◆ New Drivers & Auto Insurance
- ◆ Key Ways To Cut Staff Costs
- ◆ Springtime Safety: Cycling Tips
- ◆ Life Insurance - What Type Is Best For Me?
- ◆ Get A Kick Out Of Giving

Machines Don't Have Feelings!



I've explained this to my kids countless times when they were younger, while they were busy trying to jam things into sockets, stick things into fans, and reaching recklessly for blenders, toasters or any other assorted household machinery.

March is Safety Awareness Month and inside you'll get a few helpful reminders on keeping you and your family safe. You'll probably peruse them and say yeah, yeah, I know all that (although keeping safety goggles on hand at home is a good one).

I don't think safety tips stir our emotions and feelings the way our vision, smells, noises and memories can. Almost anyone I've ever talked to can remember the very first time they were in or saw a serious car accident, when time seemed to stand still, when they felt like they were either outside their body watching things happen or knew they were absolutely helpless to stop the inevitable outcome

of crashing metal, broken glass and serious injury.

For anyone who has ever seen an industrial accident (I have and it's something you'll never forget) that results in someone walking, talking, laughing and working one minute only to be taken away broken and bleeding the next. You know, "Machines Don't Have Feelings!"

Our common sense and acute survival instincts keep us out of harms way on most occasions but it really sinks in when we can conjure images and emotions to reinforce our knowledge. Complacency and repetition of events without anything going wrong, give us a false sense of security. Have you ever driven to work or a familiar location and thought when you arrived, wow I hardly remember getting here.

A reminder to be safe, from our family to yours. We want you to experience sheer joy when your child jumps into your arms as you walk through the door at the end of the day; the warm embrace from the love of your life, happy to see you arrive or even the wonderful feeling of getting home safely and peacefully.

A special thanks to all of the volunteer firefighters and emergency medical personnel who pick us up and help put us back together when we need them most, **THANK YOU!** You are so greatly appreciated and I know we don't say it often enough.

"Going The Extra Mile" For Your Referrals. All NEW for 2010, 2 down and 14 Prizes to go & your favorite charity benefits too... Look inside this newsletter for all the details!

Coaches Corner



“New Dad” Gil Coronado
Protection Coach

Did You Know?

More Than 800 Children Are Injured by Mowers Each Year

Each year, about 75 people are killed and about 20,000 are injured on or near lawnmowers and garden equipment. One out of every five deaths involves a child. National safety organizations estimate that most of the deaths to children occurred when a child was in the path of a moving mower.

No parent wants their child to be one of these statistics. Young children move quickly and are attracted to mowing activity, but they don't understand the dangers it poses. Parents should keep young children away from any outdoor power equipment.

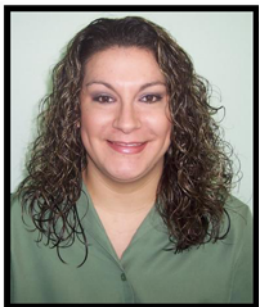
Good news! Safety standard for walk-behind mowers has substantially reduced the number of mower injuries. Proven safety organizations advise consumers to learn about the hazards of each piece of equipment, and take the following precautions to prevent injuries to children and themselves from lawn and garden equipment:

1. Children should never be in the yard while you're mowing, and they should never ride on the mower. More than 800 young children are injured by mowers each year. This happens when children fall while being given rides, or when they approach the operating mower.
2. Never assume children will remain where you last saw them. Be alert and turn off the mower if children enter the mowing area. Use extra care when backing up or going around corners, shrubs, trees or other obstacles.

3. Many children suffer serious burns to their hands and arms when they touch the hot muffler of running or recently running engines. Keep children away from power equipment.
4. Dress appropriately for the job. This includes: sturdy shoes with slip-resistant rubber soles, long pants and long-sleeved shirts, close-fitting clothes, eye protection, heavy gloves, hearing protection when needed, and no jewelry, which can get caught in moving parts.
5. Before mowing, walk around the area in which you will be working to remove any objects like sticks, glass, metal, wire, stones and string that could cause injury or damage equipment. Nails and wire are the most hazardous objects thrown by mowers, capable of killing bystanders.
6. Never work with electric power tools in wet or damp conditions. For protection against electrocution, use a ground fault circuit interrupter (GFCI). GFCIs come in several models, including portable plug-in types and as part of some extension cords.
7. Before making adjustments or clearing jams near moving parts, unplug electric tools and disconnect spark plug wires on gasoline-powered tools.
8. Handle gasoline carefully. Remember never to fill gas tanks while machinery is operating or when equipment is still hot. Do not fuel equipment indoors. Wipe up spills. Store gas in an approved container away from the house. Finally, never smoke or use any type of flame around gasoline.

We want to keep you and those you care about safe at all times!

*CALL FOR
FREE
REPORT!*



“Newer Mom” Erica Gates
Personal Protection Coach

New Drivers & Car Insurance - Tips to Lower Your Teen Car Insurance Costs

Car insurance including a teenager? What comes to your mind when you hear this? Inexperience and worry or increased premiums? Like most parents, likely both. Having a teenager on your insurance policy can make premiums go up substantially. There are several guidelines to follow to make sure your premiums remain within reason.

These tips can help you lower your payments but in some circumstances they may not work.

1. Go slow.
2. Make sure the car your teen drives is as safe as possible. The

type of car and its safety score will determine how much the premiums are. Good quality mid-sized sedans are the best option.

3. Preventing your teen from having accidents is crucial in keeping your payments as low as possible and keeping your youthful driver safe. Some parents ride with teens for the first few days or weeks to make sure they know how to drive.

If you are interested in more information regarding teen driver safety, please contact our protection team -

Phone 877-994-6787, Fax 951-677-6265,

Email - insure@siaonline.com or visit us at www.SIAonline.com

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HUMAN RESOURCES

Key Ways to Cut Staff Costs ...without Cutting Staff

Personnel is the largest single operating expense for most employers. Consequently, headcount reduction is a prime target when companies seek to cut costs. It should be a last resort, not a first choice, as the costs of reduction in force can easily outweigh the payroll savings.

There are many downsides to downsizing. First, work must be reassigned and remaining workers redeployed. These tasks take time and suck energy. Morale plummets and productivity suffers as remaining workers, rattled and nervous about their own job security, assess and discuss their options. Voluntary turnover among key staff may become an issue. Workers comp claims may increase, and the rash of unemployment-compensation claims could cause unemployment taxes to increase. Clients, too, will likely react to layoffs.

Are there alternatives to headcount reduction? Definitely. Consider these strategies:

1. Address underperformance issues. Now is the time to say goodbye to weak performers
2. Ask for volunteers. If you offer severance, paid training or job-search assistance, some workers may willingly depart.
3. Look for full-timers who will voluntarily accept part-time status.
4. Reduce work hours across the board. Implement mandatory furloughs.
5. Overhaul your pay-for-performance structure as a high productivity incentive.
6. Ask workers to take voluntary pay freezes or even pay cuts.
7. Cross-train and reassign employees where the need exists.

The changes you make must not damage the very thing that made you successful, and in many cases that is your employees. Ask your employees for their feedback and ideas. Make them part of the solution.

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WOW Eleven Lucky Facebook Fan Page Winners - Thank You!



Moving Down Maslow's Hierarchy of Needs

The recent Internet Labor Outlook Survey by the Society for Human Resource Management (SHRM) included a question about the most important aspects of employee job satisfaction. The results, in order, were:

- Job security (63%)
- Benefits (60%)
- Compensation/pay (57%)
- Opportunities to use skills and abilities (55%)
- Feeling safe in the environment (54%)
- Relationship with immediate supervisor (52%)
- Management recognition of employee job performance (52%)
- Communication between employees and senior management (51%)
- The work itself (50%)
- Autonomy and performance (47%)

At the bottom of the list came items such as being in a green workplace, networking opportunities, career development, social responsibility, and so on.

These results show that when we hit tough times, our needs move down the Maslow Hierarchy.



In today's economy, it's very difficult to self - actualize when you've just been laid off from a job. Survival, security, and belonging are what employees need right now. Their egos are in check — and trying to save the world might have to wait until another day. This is one reason why I continue to support the notion of open - book management. It's about having an authentic and honest conversation about money (an item in great demand today). Show your employees the black and white of their futures and understand how they can shape it to the benefit of all.

If you'd like to provide any suggestions on how you've improved your employees' productivity, please feel free to share them with us at mikes@fallbrook.com.

HR That Works-www.hrthatworks.com is a value added resource of Stromsoe Insurance Agency. Ask us today for more details if interested in learning more.

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Springtime Safety: Cycling Tips



The most common cycling accidents involve colliding with a car or another bicycle; loss of control; entangling hands, feet, or clothing in the bicycle, or feet slipping off the pedals. Bicycle riders of all age groups and levels of experience need to be concerned about safety. Most cycling accidents are the result of falls, and occur close to home.

Studies have shown that wearing a bicycle helmet can reduce head injuries by 95 percent. Wearing a properly fitting helmet is the single most important thing a cyclist can do to prevent injuries. Parents should not buy a helmet that is too large for a child, thinking he/she will "grow into it." The correct fit for cycling is snug, but comfortable on the head. It should have a chin strap and buckles that stay securely fastened.

To ensure injury-free cycling for everyone, please follow these bicycle safety tips:

- Always wear an American National Standards Institute (ANSI) approved helmet. Make sure it fits snugly and does not obstruct your vision.
- Make certain the bicycle is the proper size for the rider. Consider using training wheels for young and first-time riders.
- Ensure your bicycle is properly adjusted and well maintained. Replace broken or missing parts.
- Avoid plastic pedals that can be slippery when wet.
- Wear bright fluorescent colors and avoid biking at night. If you have to ride your bike at night, make sure you have rear reflectors and a working headlight visible from 500 feet away.
- Stay alert and watch for obstacles in your path.
- Ride with traffic and be aware of traffic around you. Obey all rules of the road – bicycles are vehicles, too.
- Don't ride double, attempt stunts or go too fast.
- Avoid loose clothing and wear appropriate footwear. Use pant leg clips to keep clothing grease free and out of the bicycle chain.
- Wear knee, wrist and elbow pads to protect the bones and joints when falling.
- Avoid riding on uneven or slippery surfaces. Handbrakes may not work as well when wheels are wet and require more distance to stop.

March: Red Cross Awareness Month

The American Red Cross has been around since its foundation by Clara Barton in 1881. This month, celebrate this historical institution and all that it stands for .

Every year since its original declaration in 1943, the President of the United States proclaims March to be Red Cross Month. This special month gives the Red Cross an opportunity to promote its services and celebrate its successes in serving communities throughout the U.S. It also acts as a way for the public to learn more about the organization and support it through donations and volunteerism.

In 1942, rather than conducting its regular fundraiser, the Red Cross decided to appeal to President Roosevelt (its honorary chairman) for a special month dedicated to the organization. Roosevelt agreed and thus Red Cross Month was born. By June 1943, donations to the organization totaled nearly \$146 million, prompting President Roosevelt to call the campaign, "the greatest single crusade of mercy in all of history."

For more information or to make a donation - visit www.redcross.org.

Dates To Remember:

- March 14 - Daylight Savings
-  March 17 - St. Patrick's Day
- March 28 - Palm Sunday
- March 30 - Passover Begins
- April 2 - Good Friday
-  April 4 - Easter
-  April 22 - Earth Day
-  & over 217 Clients Birthdays!

The Personal Client Of The Month Is...

Hans & Elizabeth Geisse

You Are Truly Appreciated!



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"Going The Extra Mile" For Your Referrals

With Every Referral You Automatically WIN all of the prizes below:

- ❑ Free Lottery Tickets
- ❑ Donation To Your Favorite Charity
- ❑ Chance to Win our monthly Dinner & Movie for TWO
- ❑ Chance to Win Any or All of our grand prizes

2010 Grand Prize List	
EXTRA MILES GAS CARD \$\$\$	#1
NEW LAPTOP	#2
BIG SCREEN TV	#3
CASH \$\$\$ (For You & Your Charity)	#4

2009 Grand Prize Winners Circle

1. Kathleen Hefley
2. Jeannette Hartmann
3. Ken Liermann
4. Felipe Martinez

Will the 2010 Winners Circle include YOU?

EXIT ↓ ONLY

MILE
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Tell a friend, a colleague, a family member... ANYONE about Stromsoe Insurance Agency and YOU WIN!

Make sure your friends mention your name when they contact us!

Every time you refer someone, your name is placed into the famous briefcase... Remember there is NO LIMIT to your number of entries.

Here are 3 easy ways to reach us:

1. **Call Free 877-994-6787**
2. **Visit our website - www.SIAonline.com**
3. **Email - insure@siaonline.com**

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April: National Car Care Month

**“Doctor Doctor give me the news,
but give me good news for once!”**

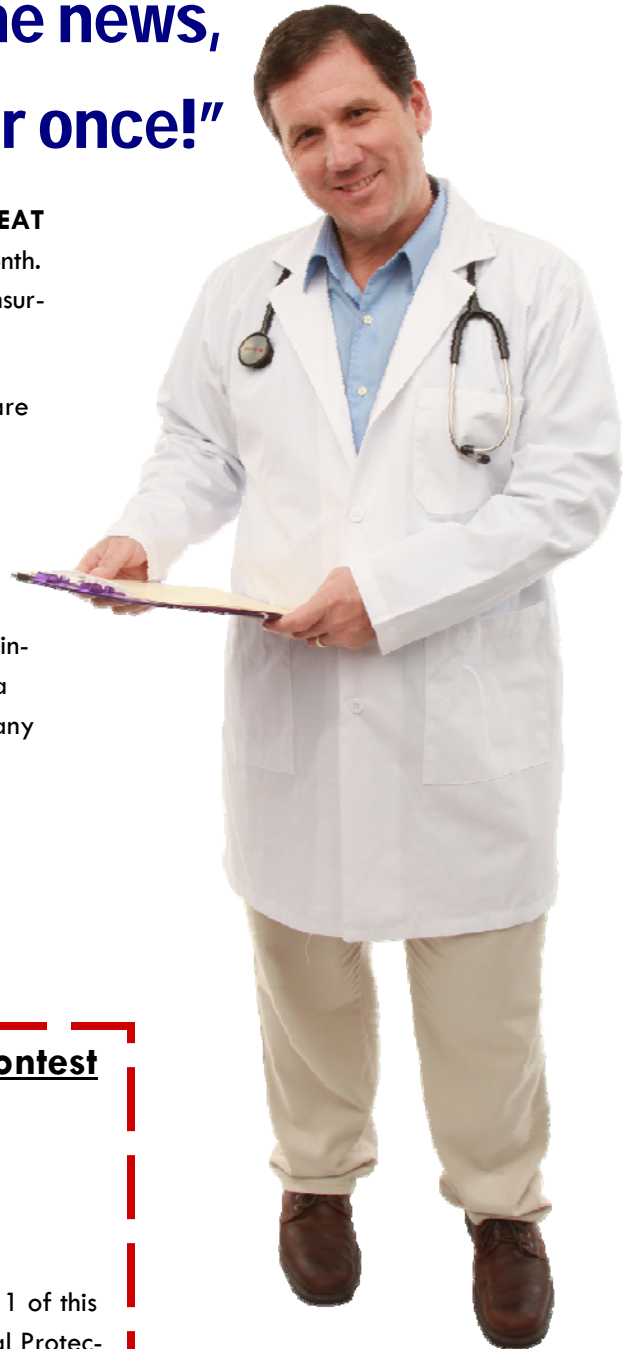
During the month of April, YOU have a chance to win up to **4 GREAT PRIZES** for you and your car to celebrate National Car Care Month. April, or anytime, is also a great time to call or stop in for your insurance checkup, call anytime **877-994-6787**.

All you need to do to qualify for one entry into the “April Car Care Contest” is do ONE of the following as many time as you like:

- 1) Tell your friends, family and business associates to call SIA for their Doctors’ Checkup. Make sure they mention YOUR NAME.
- 2) Call our office for a Free, no obligation quote on any type of insurance we do not currently handle for you. If we have handled a policy for you in the past, check back with us... things change, many times for the better.

Here’s the best part - There are NO Strings Attached

Deadline is April 30th at 3:01 pm PDT - Don’t wait, get your name in our drawing as many times as possible today!



Car Insurance Doctor -
Mike Stromsoe

Prizes YOU can Win in the April Car Care Contest

- 1. Free Oil change**
- 2. Free \$50 Gas Card**
- 3. Free Car Wash**
- 4. Free Car Detail**

We will award one a week, get started today. Hint-look on page 1 of this newsletter for ideas on entry option #2. Good luck from Your Total Protection Team!!!

Call 877-994-6787 Fax 951-677-6265

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How do I decide what type of life insurance is best for me?

This is a great question. When selecting a life insurance policy, there are three key items to keep in mind:

1. How much coverage do I need? (Life insurance is income replacement protection, but also much more. Call us for a free needs analysis worksheet)
2. How much do I have in my budget for life insurance costs?
3. Why do I need life insurance? (What am I protecting my family from?)

Term Life Insurance - This coverage is for a specific period of time, most often 15, 20, or 30 years. If the covered person dies within this period of time, the insurance company pays out the policy limit. If no loss occurs, you do not get your money back, but you have protection for that period of time. The low cost of Term Life Coverage helps young families or business owners buy larger amounts of coverage when they need it most - mortgage protection, income replacement, raising children, and future college expenses.

Universal Life - Offers flexible premiums and returns with interest sensitive policies. These are called cash value plans because you pay higher premiums in the early years to offset higher death costs in later years. If you can afford to buy cash value policies, they have many positive features like coverage for your entire life, up to and sometimes past age 100 and cash accumulation for college funds, family emergencies, and supplemental retirement income.

OWN vs. RENT analogy: Term Life is like renting, Universal Life is like owning.

The information provided in this article is for reference purposes only. To discuss your individual needs, please call Gil, Cherie or Mike, our life insurance specialists, at 877-994-6787, fax to 951-677-6265 or email us at insure@siaonline.com.



Cherie Wachel
Protection Coach

Thank YOU Cherie Wachel from the Bottom of Our Hearts!!

In December of 1999, we were blessed when Cherie Wachel joined our agency Total Protection Team. Cherie has selflessly dedicated herself to our clients, her teammates, and to many others in our industry. Cherie is also a certified educator, teaching continuing education to insurance agents along with many other contributions to our local community. Therefore with gratitude, sorrow, and happiness, we announce that Cherie Wachel is

moving to the next phase of her journey - retirement. Cherie and her husband Joey will be moving to a new community to continue to make a difference there at the end of April. Please join us in saying "Thank YOU Cherie and All the Best!" Cherie can be reached at cheriew@fallbrook.com.

Welcome To The Newest Members To Join The Stromsoe Insurance Agency Family

- Edward Harrington
- Dulce Jimenez
- Wise Guys, Inc.
- Felton Bay Logistics, LLC
- ProClean Building Maintenance
- Jocelynn McCoy
- Garden Hill Care Home
- Randy Battista
- Mary Blair
- David Medina
- Tricia Somai
- Jeff Finnlda Moore
- Marlon Pajarit
- Erika Lumamba
- James Banuelos
- Steven Eichert
- & many others!

Donation Meter



Every time you send Stromsoe Insurance Agency a Referral, we send a donation in your name, to your favorite charity. Remember, it just takes one to make a difference. Be unstoppable!

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Get a Kick Out of Giving Your Time For Free

They say it's better to give than receive, and, after money, there's no scarcer commodity that people need than time. If you have some to spare, you'll find that volunteering to help others is one of the most rewarding things you can do. And giving it doesn't cost you a penny. Many newspapers publish weekly lists of organizations seeking help. It's good to look for activities that interest you most and suit your availability and physical strength.

You can also find opportunities via your local government, local charities, library postings, national organizations like Red Cross and FEMA or even online through services like VolunteerMatch.com.

Even if you only have a small amount of time, consider giving. You'll quickly find it's worth it, the law of reciprocity is a very powerful thing.

*Congratulations to
 Christine Harlow &
 Joshua Riffle, our
 latest 2010 Monthly
 Dinner & a Movie
 Referral Program
 Winners!*



We Get Mail...



"My experience with Stromsøe Insurance Agency has been nothing but the best – you are efficient and pleasant always!"

Holly Hadley – Carlsbad, CA - Client Since 2000

"Since becoming involved with your insurance agency, I have been more than satisfied with Stromsøe Insurance Agency. I have dealt with other major insurance companies, but have never received such prompt and individual service."

John Merrick – Escondido, CA - Client Since 2000



Quick Tip Time

Spring Gardening Safety

Avoid overexposure to the sun.

1. Limit the time that you spend working in direct sunlight by gardening during the early morning or late afternoon hours.
2. Protect your skin by wearing long-sleeved shirts and pants instead of shorts, and wearing a wide-brimmed hat. When your skin is exposed, apply sunscreen with an SPF of at least 15.
3. Heat stress can be a risk. Remember to drink plenty of water or electrolyte replenishment drinks (Gatorade, Power Aid, etc.).
5. Take frequent breaks by going indoors and relaxing in front of a fan.
6. **Warm Up** - remember to stretch before heading out.

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