



The Protection CoachSM

Mike Stromsoe
Head Coach

News And Tips For Clients And Friends Of Stromsoe Insurance Agency

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By Combining All Of
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- Workers Compensation
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- Mortgage Protection
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- Renter (Tenant) Protection
- Condos & Town Homes
- Rental & Investment Property
- Business Liability
- Business Property
- Business Cars and Trucks
- Mechanical Breakdown
- Non-Profits
- Professional Offices
- And much more! Just ASK

LOOK: Inside This Issue

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In Loving Memory of Janice Stromsoe...

March 8, 1938 - September 10, 2009

When anyone loses a loved one, so many emotions immediately come to the forefront. It is my sincere hope that when your time of loss happens, that you are as fortunate as our family is. Our family lost both my mom and dad to cancer. While recently in the hospital, a nurse was kind enough to share with me a conversation she had with my mom- "Your mom told me she had 71 of the greatest years any person could have, that so many people were not as lucky as she was". After pondering this, I recalled that my dad said the same thing when he was ill. In summary, my family and I are the luckiest people on earth. The picture to the right shows my mom doing what she loved to do at Fallbrook Hospital, making a difference for others. We are so grateful to each of you for the opportunity to do business with you and hope that our total protection team makes a difference in your lives. If there is anything we can be doing differently or better to serve you, please let me know.



My mom, Janice Stromsoe was a wife, a sister, a mom, an aunt, a grandmother, a business owner and a servant to her communities. From 1982 to 2001, my mom partnered with my dad to operate Fallbrook Insurance Center. Thank YOU!

November 2009 - National Lung Cancer Awareness Month

Here's how you can participate!

Join the Great American Smokeout - Mark Twain once said, "Quitting smoking is easy, I've done it a thousand times." Quitting smoking is actually one of the most difficult things that many will ever do, and even the most motivated smokers may attempt to quit 5 or 6 times before they are finally successful. Help raise awareness about smoking cessation, the American Cancer Society has scheduled the 28th annual Great American Smokeout for November 17, to encourage smokers to quit for a day in hopes that some will quit for a lifetime. Smoking is still the leading cause of preventable death and disease in the United States.

YOU can raise awareness about lung cancer where you live in many ways:

- ◆ Sponsor an event to bring your community together around lung cancer.
- ◆ Gain official attention for lung cancer with petitions, proclamations, and more!
- ◆ Distribute LCA's Public Service Announcement to local media
- ◆ Make your voice heard by the media.
- ◆ Set up table(s) in your local hospital/medical center/clinic and distribute LCA and LCAM materials.
- ◆ Hang up LCA posters in clinics, community centers, churches, and other high traffic areas to remind people that No One Deserves Lung Cancer!



Become a facebook fan of SIA and win a special prize. For complete details visit:

www.facebook.com/StromsoeInsuranceAgency

Our exclusive, new Blog is coming soon!

www.411SIA.com

Let us know what you would like to learn more about by simply posting your own comments or email me at:

mikes@fallbrook.com

Our Newest Partner



Chris Middleton of The Zenith Insurance Group and Mike Stromsoe

After 23 incredible years of helping people in the insurance agency business, I am reminded often that it's not what you know, rather who you know. Workers compensation is a primary focus of our business protection coaches at SIA. Did you know we have a website completely dedicated to work comp? Check it out at www.correctcomp.com. The emphasis is making sure your work comp premium is correct and that you are paying the absolute lowest net premium possible. Did you know that most of our business protection coaches are also certified work comp advisors also? Each advisor is required to participate in rigorous workers compensation education to become certified. This attribute furthers assures our valued clients and others that the professional advice given is top-notch.

Recently, Stromsoe Insurance Agency was approached by the Zenith Insurance Group to form a partnership to provide greater opportunity to further assist our clients and friends. We are pleased to announce the addition of our 49th carrier to our family of companies at SIA. Here's a partial list of our leading workers compensation carrier/partners: The Zenith, Republic Indemnity, State Fund, Golden Eagle, Safeco, C.N.A, Midwest Companies, First Comp, ACE USA, Employers Compensation. We also have access to many more.

Free workers comp tip - If you have an experience modification factor, do you know that 6 months *after* your renewal date is a critically important date? If you need a refresher, call one of our protection coaches today at 877-994-6787 or visit www.siaonline.com/contact.asp

Did You Know?



You Can Pay Your Premium Bill Online 24/7...

That's right, you can pay your insurance premiums online with most of our companies with the click of the mouse. It's quick and easy, plus you might be able to earn extra "bonus" points on your credit card each time you make a payment...

Visit <http://www.siaonline.com/billing.asp>

and scroll down to find the carrier of your choice. All you will need is your policy number and credit or debit card ready. It's so easy.

Contact YOUR Protection CoachSM At

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Winter Months Are Coming...

Time To Weatherize Your Home

By Jim Nocero, Business Protection Coach

With cooler weather on the horizon it's time to think about ways to save on heating costs. Getting started now could save you hundreds of dollars later.

Most experts agree that caulking and weather stripping any gaps will pay for itself within one year in energy savings. Caulking and weather stripping will also alleviate drafts and help your home feel warmer when it's cold outside.

You may already know where some air leakage occurs in your home, such as an under-the-door draft that makes you want to put on socks. But you'll probably need to search to find the less obvious gaps.

Look between foundation and walls, and between the chimney and siding. Also inspect around the following for any cracks and gaps that could cause air leaks:

- ◆ Door and window frames
- ◆ Mail chutes
- ◆ Electrical and gas service entrances
- ◆ Cable TV and phone lines
- ◆ Outdoor water faucets
- ◆ Where the dryer vents pass through walls
- ◆ Bricks, siding, stucco, and foundation
- ◆ Air conditioners
- ◆ Vents and fans

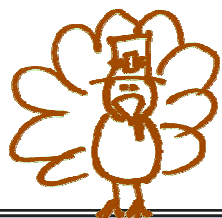
Jim Nocero is a new member of our Total Protection team. Jim and his family have been Murrieta residents since 1988.



Jim Nocero
Business Protection Coach

If you need to, you can hire an expert to come in to conduct a blower door test in your home. A blower door test is a variable-speed fan with a frame and shroud that allows it to fit inside a variety of door frames. Pressure gauges determine airflow through the fan, as well as fan-induced pressure. The leakier a house, the more airflow required to induce a pressure difference. When used as a diagnostic tool, a blower door can also reveal the location of many leaks.

Once you know where the leaks are, weather stripping and /or caulking is a pretty simple task. The supplies are easy to find at your local hardware store. Some larger stores even offer classes on this and many other topics that can save you money in heating costs down the line.



The Personal Client of the Quarter is...

Larry & Miriam Scrape
You Are Truly Appreciated!

WE'RE THANKFUL
FOR YOUR
BUSINESS!

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Talk! Congratulations To
Susan Kutchuk
of Realty Works
She Won Dinner & A Movie
By Telling Others About
Stromsøe Insurance Agency!



Twelve Down, Four More to Go- Are YOU Next? So far this year, 12 winners have hopped aboard the 2009 Referral Express, including TWO Grand Prize winners. In just 11 days, we will select another Grand Prize Winner, will it be YOU? There is *no limit* on the number of times you can enter, tell someone today, good luck!

We Get Mail



"Your staff members are the best! As you know, even a small, minor, fender bender is a bad experience. The postcard you guys sent me made my day. Rancho Collision was great. Good experience all around. Thanks for all your help."

David & Sara Lipchak – Clients Since 1999

"Level of response is great, returned calls are timely. Staff is very helpful & friendly."
Lynne Dejong - Satellite Tonight, Inc. – Client Since 2001

Quick Tip Time



Here's a tip that could save you thousands \$\$\$.....
"turn off the water before you leave your home for an extended period of time"

A \$3.00 pipe on the back of an upstairs toilet caused major damage over the 4th of July weekend.

People have experienced similar catastrophes. Here's a tip to prevent this from happening to you. Turn off your water at the main valve before you leave for extended periods of time. We hope this helps.

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