

Celebrating the New Year



Hello and welcome to the Robert Totsky Insurance Newsletter! This news letter will be published on a monthly basis and will strive to provide you, our dedicated and loyal customers with information and news about the insurance market in a plain language that you can understand as well as, for the holidays, safety tips so that you and your loved ones can stay safe throughout the holidays. If you have any suggestions for how to make this easier to read, more informative or just a reader submission, please feel free to submit it to insurance@rto.com. As always thank you for your business and your time in reading through this newsletter and may you have a safe, and loving holiday season with your family and friends.

Sincerely,
the RTInsurance Staff

Family and Friends: On and Off the Road

With the holidays comes a time of rest, relaxation, and bonding. Families get together for these 3 short months to spend much needed time together. This time is used productively in a relaxed and joyous atmosphere to strengthen relationships, mend all conflicts we have with each other, and even create new relationships from the formal to the passionate.

While spending time with family is very important, whether you're traveling across the country or across town, there are many avoidable hazards that present themselves. The biggest of these hazards that presents itself is the hustle and bustle of the city. Traffic thickens like molasses, lines at stores double; a simple walk in the mall can feel as though you're wading your way upstream through the great rapids. Many people will, without realizing it, leave many gifts, possessions and other very valuable items in the vehicles unattended. In the insurance world, these such items are called "Attractive Nuisances." An attractive nuisance is an object that is left in your vehicle, unattended for someone to walk by and potentially steal. The simplest of solutions to prevent having these valuables stolen is to go by the old adage "out of sight, out of mind." What people can't see, they won't be tempted to make their own. Always be sure that you lock your vehicle when leaving it for any length of time and if it has an alarm make sure you activate it. For electronics it is always important to maintain frequent back-ups

Insurance Definition of the Month

This month's insurance Definition is:
Fixed and Indexed Annuities

Fixed and Indexed Annuities are our specialty and offer you many benefits over Variable Market Annuities. Unlike Variable Market Annuities, Fixed and Indexed Annuities are designed to alleviate major investment risks that are related to the original amount of money that you invest into them as your initial investment is always protected. Indexed annuities can be managed to yield greater positive returns in the long run without the risks of losing the initial investment as is potentially possible in Variable Market Annuities that are directly linked to the stock market for their value.

If you do not have life or health insurance and would be interested in learning more, please contact Bob on his direct line at (520) 777-1194 or call our rotation at (520)

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of all crucial data on your computer. Many people are disinclined to go through the steps of keeping their computer safe because of either they feel they are not computer savvy or because the software that is required to do so is very expensive. However the free program called Comodo Backup is a handy, easy-to-use tool that will allow you to backup the important documents on your computer for free. These will aide you in preserving your digital assets and your overall identity.

Naturally tangible items are not the only cause for safety concerns. When driving, always remember to be well rested, use safety belts, keep pets on a leash, and always remember that in many cases it is the other drivers that you need to watch out for. Be sure you know where you're going and have a route planned out before hand to avoid questionable areas such as construction zones and hazardous weather regions.

If you do decide to leave town for the holidays, there are several precautions will always go a long way in preserving the safety of your possessions at home. First, if you have an alarm system, always remember to set it. If anything ever happens to your property, the alarm company that you are subscribed to will always be your first action response to any issues that arise. Be sure to keep updated contact information with your alarm company so they can reach you regardless of where you are.

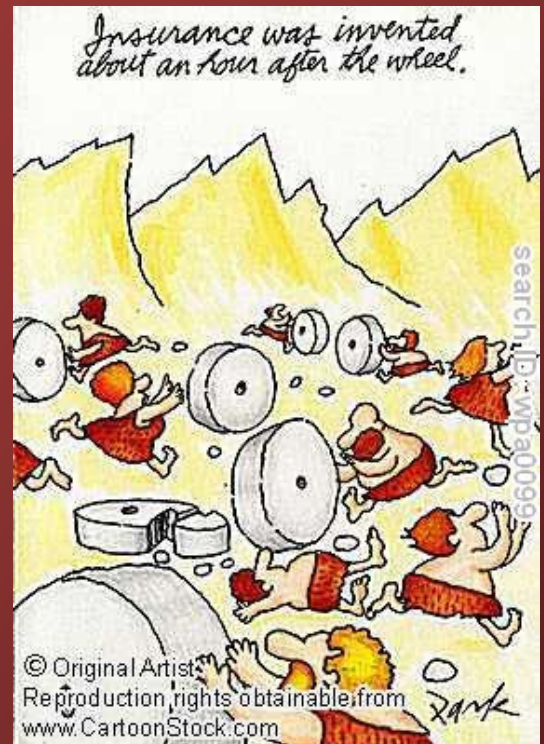
Second, invest a small amount of money in appliance timers. These are timers that you can plug into any American electrical socket and set a time at which lights, TV's and other electrical appliances will turn on or off. This will provide the illusion of your house being occupied even when it's not, as well as possibly saving you a few dollars on your electrical bill. Another good suggestion is to set timers on your TV to a station that is not static. All of these can further the protection of your home and your valuables to prevent unnecessary claims on your homeowners, renters, condo, or mobile home policy and in worst-case scenario, cancel your policy due to excessive claims. Remember, protecting your insurance score is just as important as protecting your credit score.

Third, according to "This Old House" water lines to many appliances such as toilets, sinks, dish washers, ice makers, etc. should be replaced every few years, and can become a nightmare if they burst when the house is unattended. Not only

What's New in Insurance

Progressive Snapshot

Progressive is one of the many pioneers to this new and intuitive auto insurance policy plan. Progressive snapshot is suitable for drivers with a clean driving record who are looking to potentially save money purely based on their driving habits. Progressive Snapshot comes with a data recorder(or data miner) that you can easily plug into the systems of your vehicle's computer to record your driving habits such as how many miles you drive, how fast you're going, and whether you get into accidents or not. The data miner will proactively give you your insurance rate based on all of these factors. Obviously, this insurance fits best for safe drivers who are secure in the knowledge that they are safe. The Snapshot, however, is not a GPS tracking device and thus is not a form of Big Brother. It merely tracks what is necessary to compute insurance rates through your vehicles CPU.



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Third, according to "This Old House" water lines to many appliances such as toilets, sinks, dish washers, ice makers, etc. should be replaced every few years, and can become a nightmare if they burst when the house is unattended. Not only should be replaced every few years, and can become a nightmare if they burst when the house is unattended. Not only can they cause water damage, they can also cause mold damage, which is a nightmare in its own element. Some homeowner's policies cover mold and others do not, be sure to read your policy documentation and ask your local insurance agent for advice.

Finally, make sure that all electrical appliances that are not in use are unplugged. Toasters, coffee pots, microwaves, crockpots; these all, when left plugged in and unattended, can become fire hazards as well as consume unnecessary amounts of energy.

As always, be safe and have a great holiday season, from Robert Totsky Insurance.

Referral Program

Here at Robert Totsky Insurance, we are constantly dedicated to providing our customers with nothing but the best insurance for their needs at the best price. Working with a dozen preferred companies, we provide enough of a variety to save 9 out of 10 people money on their insurance. However, the buck does not stop with us. Please keep us in mind over the holiday season as you think of loved ones who are struggling with finances right now. Our quotes are 100% free with no obligations after you receive the quote and for every referral that we write the insurance of, we will personally send you a \$10.00 gift card to Starbucks.

From the Kitchen

Prime Rib

INGREDIENTS

> One standing rib roast, 3 to 7 ribs (estimate serving 2 people per rib), bones cut away from the roast and tied back to the roast with kitchen string (ask your butcher to prepare the roast this way)

> Salt and freshly ground black pepper

METHOD

1 Remove roast from the refrigerator, loosely wrapped, 3 hours before cooking. Roasts should always be brought close to room temperature first, before they go in the oven. Cookbooks often call for the excess fat to be removed. By "excess" fat they mean any fat more than an inch thick. The fat is what provides the flavor and what you are paying for with prime rib, so you want to leave it on. Your butcher should have removed any excess fat. If your butcher hasn't already done so, cut the bones away from the roast and tie them back on to the roast with kitchen string. This will make it much easier to carve the roast, while still allowing you to stand the roast on the rib bones while cooking.

2 Preheat your oven to 500°F, or the highest it will go (our oven only goes up to 450°F). Generously sprinkle salt and pepper all over the roast.

3 Insert a meat thermometer into the thickest part of the roast, making sure it doesn't touch a bone. (Some meat thermometers require that you poke a hole first with a skewer, and then insert the thermometer.) Place the roast, fat side up, rib side down in a roasting pan in the oven.

4 After 15 minutes on 500°F, reduce the heat to 325°F. To figure out the total cooking time, allow about 13-15 minutes per pound for rare and 15-17 minutes per pound for medium rare. The actual cooking time will depend on the shape of the roast and your particular oven. A flatter roast will cook more quickly than a thicker one. So **make sure to use a meat thermometer**. This is not a roast to "wing it". Error on the rare side. Roast in oven until thermometer registers 115°-120°F for rare or 125°-130°F for medium. Check the temperature of the roast using a meat thermometer a half hour before you expect the roast to be done. For example, with a 10 pound roast, you would expect 2 1/2 hours of total cooking time (15 minutes at 500° and 2 1/4 hours at 325°). In this case, check after 2 hours of total cooking time, or 1 hour 45 minutes after you lowered the oven temp to 325°. Once the roast has reached the desired internal temperature, remove it from oven and let rest 20 minutes, covered with aluminum foil, before carving. The roast will continue to cook while it is resting.

5 With a knife or scissors, cut the strings which attach the meat to the bones. Remove the bones (save for making stock for soup). Then, using a sharp carving knife, slice meat across the grain for serving, making the slices about 1/4-1/2 inch thick.