

# BLASINGAME *Insurance* News

Spring 2011

Auto • Home • Business • Life • Health



200 North Argonne Road  
Spokane, WA 99212  
Office: 509-891-1000  
Toll Free: 877-659-9948  
[www.blasingameins.com/](http://www.blasingameins.com/)

Welcome to our Spring Newsletter

We have some exciting things in store for you in the following pages of this edition. We have some great articles; recipes and an inside look at another one of our agents. As always if there is anything that you would like to know more about or if you have anything you would like to see in a future edition of our newsletter please let us know. You can email ideas and suggestions to [Heather@BlasingameIns.com](mailto:Heather@BlasingameIns.com)



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## Think outside the box: All that glitters may be underinsured

Although it's hard to put a price on sentimental items, valuables such as diamond rings need to be properly insured against loss or theft, but sometimes your existing insurance may not provide enough coverage.

"Many homeowner's or renter's insurance policies provide only a basic level of personal property coverage for items such as jewelry and furs," says Mario Morales, director of Product Development at MetLife Auto & Home.

Whether an item of jewelry is a recent gift, or a family heirloom, owners can ensure that it's appropriately protected by taking the following steps:

- \* Create an inventory of all your personal possessions. MetLife Auto & Home offers free personal property inventory brochures by calling (800) 638-5433.
- \* Have your items appraised. Locate a professional appraiser and get a detailed description and value of the item - in writing. "Refresh" appraisals every two or three years. Markets, such as those for diamond and silver, tend to fluctuate.
- \* Talk to your insurance agent, and have him compare this appraisal against your jewelry coverage limits, to determine whether you should secure Scheduled Personal Property coverage.
- \* Store the appraisal in a safe place. Even if the value increases over time, it's helpful to have the description in writing.





## Get to Know Insurance Agent: Jack Louie

Jack is a lifelong resident of Spokane. He began his insurance career in 1988 and joined Blasingame Insurance in 1997. Prior to starting his insurance career, Jack managed Louie's restaurant, a long-standing family business. He and his two sisters are triplets, the first set of triplets in Spokane. In his spare time Jack enjoys spending time with his children and new grandbaby. If missing in action, Jack can often be found golfing, fishing or bowling. In addition, he likes watching his nieces and nephews on the ball field.

## Greek Chicken Salad

Combine in Ziploc bag:

- 1 teaspoon minced garlic
- 1 teaspoon lemon juice
- 1 teaspoon extra-virgin olive oil
- ½ teaspoon dried oregano
- ¼ teaspoon salt
- ¼ teaspoon pepper
- 1 pound chicken breast

Marinate for 20 minutes to 1 hour then grill. Cut into 1 inch pieces.

While chicken is marinating combine:

- 1 large cucumber cut into 1-inch pieces
- ½ cup thinly sliced red onion
- 3 tablespoons chopped kalamata or black olives
- 2 tomatoes cut into 1-inch pieces
- ½ cup crumbled feta
- ½ cup slice cherry tomatoes

Then combine:

- 1 cup plain fat free Greek yogurt
- Juice from 1 large lemon
- ½ teaspoon garlic salt
- ½ teaspoon pepper

Combine and serve with grilled flat pita bread. Serves 4



**If you have an event that you would like to see listed in our future newsletters please contact Heather**  
**[Heather@Blasingameins.com](mailto:Heather@Blasingameins.com)**

## Spring cleaning guidance for what to shred and what to keep

If your list of spring cleaning chores includes finally doing something about those boxes of old receipts, credit card statements and tax records, keep in mind that clearing out the clutter isn't the only incentive - or concern - when getting rid of old paperwork. Those financial forms could become a potential gold mine for identity thieves.

Most identity theft occurs in low-tech ways such as stolen wallets and documents, experts agree. Storing documents at home could expose you to identity theft if someone breaks in. Identity thieves also pick through trash looking for identifying information, so it's important to properly dispose of documents you no longer need.

"It's important to take steps to protect yourself from identity theft when storing or disposing of documents that have personal, identifying information on them," says Jennifer Leuer, general manager of Experian's ProtectMyID.com. "Most of us know we need to keep some financial information on hand, but many people are confused as to what to keep, how long to keep it, and how to safely dispose of it when the time comes to do so."

Disposing of documents is fairly easy, Leuer points out. Experts advise you use a cross-cut shredder to destroy documents. As for what to shred, you should destroy unneeded items that bear account numbers, birth dates, Social Security numbers, passwords, PINs, signatures, full names, addresses, phone numbers or e-mail addresses.

So what should you keep and for how long? For most people, these guidelines will suffice.

### **Pay and shred immediately:**

- \* Phone bills
- \* Utility bills
- \* Credit card statements (unless you need them for taxes or as proof of purchase)

### **Keep for one year:**

- \* Bank statements
- \* Pay stubs
- \* Medical records (but longer if there's a question over reimbursement or insurance)

### **Keep for about six years:**

- \* Tax records, including copies of returns and supporting documents
- \* Documents relating to the purchase or sale of a home, or payment for home improvements

### **Keep longer:**

- \* Insurance records should be kept as long as the policy is in effect, plus five more years.
- \* Hold on to IRA contribution documents until you withdraw the money, but shred quarterly statements.
- \* Warranty documents should be retained as long as the warranty is in effect.

Spring cleaning season is a great time to begin minimizing the amount of identifying paperwork you keep in your home. Begin by shredding and discarding any backlog of documents, and then purge each year as documents become obsolete.

### **Throughout the year, be sure to follow basic identity theft protection measures, including:**

- \* Never carry your Social Security card with you in your purse or wallet.
- \* Some communities now host "shred-a-thons." People who may face an overwhelming amount of paperwork that needs shredding can participate by bringing their documents to a central location for shredding. You can find a shred-a-thon by searching online for one in your community.
- \* Use a secure mailbox, such as one at a post office, for out-going mail, especially checks and bill payments.
- \* Keep personal information - including financial documents - in a secure place, especially if you live with roommates, employ outside help such as a cleaning service or babysitter, or have work done on your home.
- \* Consider switching to electronic bank statements and e-billing. Most banks will now allow you to stop receiving paper statements in favor of receiving electronic statements delivered through their secure systems. Many credit card and utility companies offer the same kind of service for bills.
- \* Consider using an identity theft protection product, like ProtectMyID, that monitors your credit, scans the Internet for your information, and alerts you to more than 50 indicators of fraud that may be a sign your identity has been compromised.

"Keeping only what you need, for only as long as you need it, is an important step that can help you stop identity theft from happening to you," Leuer says.



## Asian Style Chicken Salad

- 1 Cup Salad Oil
- 6 TBS Rice Vinegar
- ¼ Cup Sugar
- ½ tsp Pepper
- 2-3oz Package Chicken Flavored Ramen Noodles
- 4 Cups finely chopped cooked chicken (3 whole breasts)
- ½ Head of Cabbage (4 cups shredded)
- ¾ Cup Toasted Sliced Almonds
- 1 Small Onion (Approx 1/3 Cup)
- ¼ Cup Toasted Sesame Seeds

In small bowl whisk together salad oil, vinegar, sugar, pepper and contents of seasoning packet from Noodles. In large saucepan cook noodles only until just tender. Drain and transfer to large bowl. Pour ¼ cup of oil mixture over noodles and toss to coat. Add chicken, cabbage, sliced almonds, chopped onion, sesame seeds and toss well. Pour remainder of oil mixture over salad and toss to combine.



Cover and chill for 2 to 24 hours.

Makes 8 servings

# Referral Rewards

### **We like working with you**

Therefore we know the kind of people we want to work with in the future are people *just like you*. The opportunities you've given us to work with referred clients have provided our most enjoyable and rewarding experiences.

### ***That's why we'd like to reward you for talking about us!***

For every new referral you send our way, who asks us for a quote, this is what will happen:

1. We will ask how they heard about us...
2. When they mention your name, we will send you a crisp, new \$5.00 bill! Or — if you'd like to double your money — just tell us which charity or organization you'd like us to give your reward to and Blasingame will make a \$10.00 donation on your behalf.

We look forward to **thanking you** for the opportunity to meet more people *just like you!*