

Mike Stromsoe's

The Protection Coach®

News & Tips For Clients & Friends of Stromsoe Insurance Agency

Remembering Those Who Gave It All



As I gazed at the definition of freedom above, a couple of thoughts came to mind. How fortunate we are and how grateful we should be that every day when we arise we have the POWER to act, speak and think WITHOUT hindrance or restraint. WOW, what a feeling :) Are we exercising this right as often as we should and when we should for the greater good of our fellow people and our nation? "Absence of subjection to foreign domination or despotic government"humm.

I know that many people I am privileged to communicate with might not totally agree with this statement right now. Our nation is certainly heading into uncharted territory and, in the minds of many, there is great uncertainty. Hopefully, *We the People* can continue to band together to accomplish what is set before us. The synonyms bring to mind the only freedoms that were intended by our founding fathers in the declaration of independence: *Life, liberty and the pursuit of happiness*. The rest is up to us. We wish you every success in your pursuit of the American dream!

From our family to yours, a very happy, peaceful and freedom filled Memorial Day weekend. And please..... thank a vet every chance you get. They continue to sacrifice it ALL, just for your freedom.

PS - My wife and many other friends will often pay for the meal of a soldier in line, pay for the gas of a soldier at the pump as a gesture of gratitude. What a feeling.... I encourage you to try it.

From the desk of Mike Stromsoe -

May 2018 is the 150th anniversary of our memorial day holiday. Memorial Day was officially proclaimed on May 5, 1868 by General John Logan, national commander of the Grand Army of the Republic and was first observed on May 30, 1868, when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The recognition of the defenders of our freedom is truly an honor none of us should ever take for granted. Our freedom carries the same debt of gratitude and responsibility. What does **freedom** mean to you? We would love to know, please visit our blog at sionline.com/stromsoe-insurance-murrieta-ca-blog/

Inside This Issue:



Protect Your Skin This Summer

Types of Business Insurance



Quick Tip: Summer Safety

Celebrating over **401** client
birthdays in May!!!



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Protect Your Skin This Summer!



With summer just around the corner, it is a good idea to follow up on some sun safety measures to protect your skin from the sun. May is recognized as Skin Cancer Awareness Month nationwide. Skin cancer prevention should be taken into consideration year round, however, with the weather warming up it becomes more relevant in our minds. Skin

cancer can affect all ages because it is not an inherited disease, but rather a lifestyle disease. Take these helpful sun safety tips into consideration when enjoying the sun this summer:

- Staying in the shade after 10AM until 4PM is smart because you are avoiding the strongest rays. If your shadow is shorter than you are, chances are you are being exposed to harmful UV radiation.
- As much as humanly possible, try to avoid burning.
- Avoid both natural and artificial tanning. Tanning indoors does pose a much greater risk but tanning for hours in the sun is almost as dangerous.
- Cover up as much as you can. Wearing broad-brimmed hats and UV-blocking sunglasses are crucial to avoiding unwanted burns and strong UV radiation.
- Every single day, even when it's overcast or chilly, wear a sunscreen with at least an SPF of 15 or higher. For extended periods in the sun, it is a good idea to increase the number of SPF you are wearing.
- Under all circumstances, keep newborns out of the sun. Having a severe sunburn in childhood increases the chances of developing skin cancer, so it is better to start practicing sun safety early on.
- Each month, you should perform a self-examination from head-to-toe. A self-exam each month prepares you for your annual exam with a physician so you can point out any irregular moles or freckles.

- Home & Fire
- Life Insurance
- Workers Compensation
- Health Insurance - Group
- Cars & Trucks
- Classic & Antique Cars
- Motorcycle
- Boat & Watercraft
- ATVs & Recreational Vehicles
- Flood - All Types
- Renter (Tenant) Protection
- Condos & Townhomes
- Rental & Investment Property
- Business Liability
- Business Property
- Business Cars & Trucks
- Mechanical Breakdown
- Non-Profits
- Professional Offices
- And much more, Just ASK!

The Client Of The Month Is...

Laura Bruno & George Hicks

Thank You For Your Business!

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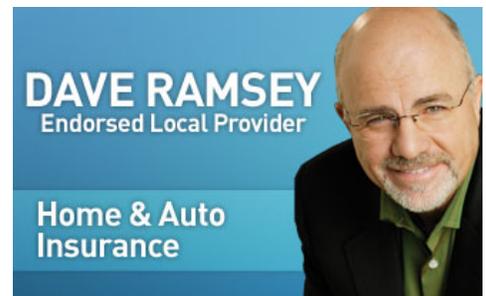
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4 Types of Business Insurance

- 1. General Liability Insurance**— The most essential policy you'll want for your business. General liability protects your business entity for anything that your entity is legally obligated to pay for because of its business operations, subject to all policy exclusions. Yes, every policy has exclusions. Liability provides protection that results from injuries and damage to property of others, including slips and falls, which are one of the most common types of injury claims. It also covers things like slander and false advertisement as well as legal bills for defending your business.
- 2. Property Insurance**— The definition of "property" varies, but usually covers buildings, contents, tenant improvements and loss of business income for your company.
- 3. Workers Compensation Insurance**— May be one of the better-known types of business insurance because, in most states, it's required by law. Even where it isn't required, work comp insurance makes sense because it protects you and your employees. Workers compensation replaces income and helps pay for medical bills in the event an employee is injured on the job. To find out more about your true Workers Compensation cost, call **Gil Coronado at 951-239-4493 or email gil@siaonline.com.**
- 4. Professional Liability Insurance**- Professional liability insurance protects your business from negligence claims against your company due to your professional practices. This type of insurance is also known as "errors and omissions" insurance. More and more companies commonly carry this type of insurance in today's litigious environment, and should be carried by anyone who provides a professional service to a customer.

A Warm Welcome to Some of The Newest Members of Our Agency Family!

Andrew Reynolds
 Sue Massoud & Joe Bou Harb
 Lonnie Bartley
(of MPR Motorsports)
 Tammy Guenther
(of Golden West Biosolutions LLC)
 David Scholtens
 Amber & Jose Martinez
 Wallace & Donna Wasinack
 Nora Hartman
 Jenna & Carter Ebbesen
 Daniel Howells
 Linda Denver
(of Friends of the Sun City Libraries)
 Susan Powers
 Keshawn McClendon
 Simona Vese
 And Many others...



No Bake Raspberry Cheesecake Pots

- 1 1/2 package cream cheese
- 3 tbsp. granulated sugar
- 1 c. heavy cream
- 1 tbsp. fresh lemon juice
- 8 graham crackers
- 12 oz. fresh raspberries
- 1/2 c. raspberry jam
- 8 glass mason jars

Makes: 8 servings

Total Time: Prep/Total Time: 25 min.

1. Using an electric mixer, beat the cream cheese and sugar until smooth.
2. Reduce the mixer speed to low and gradually add the heavy cream. Increase the speed to high and beat until thick and stiff, about 2 minutes. Beat in the lemon juice.
3. Spoon graham cracker crumbs into the jars. Top with cheesecake batter, raspberries, and jam, alternating red layers with cheesecake batter. Refrigerate for at least 2 hours before serving.



Happy Memorial Day

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These mobile services are free to our valued clients and friends.



We Get Mail...



"My experience with Stromsoe Ins. Agency has been very helpful when in need. The whole staff has been very professional in what they do. I would and have recommended them."

Janette Corral - Lake Elsinore, CA - Client Since 1999



Quick Tip Time

Water Safety Tips:

- Teach children water safety and swimming skills as early as possible.
- Keep a first aid kit at poolside.
- Don't leave objects such as toys that might attract a child in the pool and pool area.
- Keep rescue equipment poolside. Don't wait for the paramedics to arrive because you will lose valuable life-saving seconds.
- Keep children away from pool drains, pipes and other openings to avoid entrapments.
- Learn how to perform CPR on children and adults.
- Never leave the pool gate propped open
- Never assume someone else is watching a child in a pool area.

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