



MARINA ASSOCIATES

NEWS & VIEWS

WHAT'S NEW

We Have New Toll Free Phone and Fax Numbers!

Contact both San Francisco and Santa Rosa offices at:

Phone: 877/921-8900

Fax: 877/921-8903

.....
and ... We're Back On-Line!

Check out our new and improved website at www.marinains.com

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Our new contact info . . . phones, fax, email and web!

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Save Money On Your Life Insurance.

Hot tips to keep your policies up to date!

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What Will It Cost to Rebuild Your Home?

Call Castle Inspection Service to find out.

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SPOTLIGHT ON BUSINESS

DD Cycles - Where Everybody Knows Your Name



In today's world of e-commerce, it's nice to know there are still places you can go to get great personal service AND be able to park nearby! DD Cycles in San Francisco is one such shop. Owner Mike DeLuca has worked with bikes for over 30 years and maintains a "Cheers"-like neighborhood bike shop where you can be sure to get expert advice and service.

Mike is a native San Franciscan who grew up around the corner from DD Cycles, once Petoski's Balboa Cyclery. In fact, Mike's first job was at Petoski's, and the money he made there helped put him through college and supported his own cycling addiction. Although he majored in Photography at San Francisco State's Center for Experimental and Interdisciplinary Arts, and

photography is still a hobby, he chose bikes as his bread and butter. He went on to work at shops in Sausalito until 2001, when Mr. Petoski retired and Mike took over the shop, renaming it DD Cycles. Mike has built a business that's mainstay may be repairs, but when it comes to bike sales, he mostly deals with high end custom and limited production frames, track, road and cross bikes, and carries such names as Steelman, Somec, KHS, and Taylor. Because of what he offers, Mike gets a mix of customers, from neighborhood folks needing repairs, to avid cyclist looking for the specialty bikes Mike has become known for.

When asked what was hot in cycling right now, Mike said Cyclocross and cross bikes. Many avid cyclists are trading in their traditional road or mountain bikes for this "street and dirt hybrid bike on steroids". Mike's answer to this trend is Steelman frames, based in Redwood City, CA. He keeps a few demos in store for customers to try on for size. Then he takes their measurements and sends them to Steelman who creates a custom pattern and hand-assembles the frame in-house. How's that for custom!

Another red-hot trend right now, Mike says, especially in urban centers, is track, or "fixed gear" bikes with only one gear and no brakes, which were mainly used in the 50's and 60's by racers as winter indoor training bikes. The bikes seemed to disappear with the advent of mountain bikes but are now popping up in counter-culture groups, like extreme BMX or MTB Downhill racers and bike messengers.

Mike is an avid cyclist and owner of over 20 bikes himself and loves to ride all over the city. On weekends, he prefers to go south of the city rather than north (since he spent so many years commuting to Sausalito) to places like Mount San Bruno and around Crystal Springs.

If you are interested in getting a custom frame and wheelset, or just need a basic tune up and some expert service, check out Mike DeLuca's shop, DD Cycles.

DD Cycles is located at 4049 Balboa at 42nd Avenue, San Francisco

(415) 752-7980 • ddcycles@hotmail.com • www.ddcycles.com

10% discount to SFBC members

MARINA ASSOCIATES - VIRTUALLY EVERYWHERE!

More companies now offer flexible work hours and telecommuting as a way of supporting valuable employees' changing lifestyles while being environmentally sensitive and remaining competitive in today's business world. Marina Associates is no different. We were in the forefront of this trend when we became "virtual agents" several years ago by having client files and company information available to us online, "virtually" accessible from any location. Now we have found more ways to better serve you.

How, you ask?

We made it easier for our clients to contact us. We now have **TOLL FREE** phone and fax numbers that connect to both offices. That's right - now you can reach Santa Rosa and San Francisco employees by calling one phone number **877-921-8900** and faxing to one fax number **877-921-8903**. These numbers are linked to an internet based, highly versatile call navigation and voicemail system designed to follow us anywhere, whether we are at the office, at home, or in our cars. You can also access a list of our **NEW** extensions, a directory of our extended hours service centers, as well as company hours and other contact information. If we are out of the office or on another line, we can forward your call to anyone in our agency, anywhere they may be. Even better, we can listen to our messages by phone or via the internet and, if necessary, forward them to someone who may better assist you. The system also forwards your faxes as email attachments which we can easily save to our client's online file. Please make note of these new numbers – our old numbers are temporarily forwarding but will be disconnected shortly.

Another way we furthered our "virtuality" is through our updated website. After a much-needed vacation and face-lift, **www.marinains.com** is back up and open 24 hours. Our site houses great information about personal and business insurance, enables you to get a quote or request additional information via an online form, includes FAQs and other useful links, and has all of our company information at your fingertips.

Please check back often, as we will always be building upon it to make it better and better!

And as always, a great way to contact us is still via email at **marinains@aol.com**.

Now you can be even more certain that we are getting your calls, emails, and are working extended hours to serve you. With so many virtual tools, we can offer more products, more companies, a faster turnaround, lower costs and can focus more on fulfilling the specific needs of our individual customers. The best part is we can do this from anywhere! We have the perfect balance – a servicing center in Santa Rosa that is fully staffed 5

days a week and open during normal business hours, and agents in the field who can access data and client files securely from any location. Working virtually allows us to be more productive, be kinder to the environment and ourselves, and be available to our clients in some way, shape or form 24 hours a day, 7 days a week.



HERE IS A LIST OF OUR NEW EXTENSIONS:

CONTACT	EXTENSION
Marina Devoulin	703
Svetlana Artemoff	704
Steven Devoulin	705
Kathy Lefebvre	706
Raquel Devoulin	707
Nick Devoulin	708
Suzanne Artemoff	709
Personal Lines Dept	701
Commercial Lines Dept	702

SAVE MONEY ON YOUR LIFE INSURANCE!



John Lanehart has partnered with Marina Associates for more than 10 years. We rely on his expertise when providing our clients with life insurance and estate planning recommendations. Here he gives some great advice on how to save money on your life insurance.

I asked John:

Q: **WHY IS IT A GOOD IDEA FOR OUR CLIENTS TO REVIEW THEIR LIFE INSURANCE POLICIES?**

A: GUARANTEED RATES for life insurance are lower than ever! If your clients have existing policies and are still in good health, they could be eligible for better rates.

Q: **ARE THERE ANY NEW PRODUCTS THEY SHOULD KNOW ABOUT?**

A: Yes, Return of Premium riders which can be added to Term policies. Clients who want to keep their policy for a limited period of time can pay a

higher annual premium and qualify for a refund based on a sliding scale if they cancel the policy after 5 years.

Q: **WHAT HAS HAPPENED TO THE LIFE INSURANCE POLICIES WHICH HAD AN INVESTMENT COMPONENT TIED TO THE STOCK OR BOND MARKETS?**

A: Universal Life policies are just one of the products that offer permanent protection and the potential of a higher yield. However, in the past, if the market underperformed, you might be assessed a higher premium. Now, there are policies that guarantee rates AND give you a better return. With interest rates on savings deposits at such a low level, this gives you a good option for creating a nest egg and getting protection.

Q: **WHAT IF SOMEONE HAS A LARGE CASH VALUE IN THEIR POLICIES?**

A: They should definitely review the possibility that lower guaranteed rates are available. Sometimes they can transfer their accumulated cash values and get a new policy that is paid in full. If they are getting near retirement, this could be an important reduction in their annual expenses.

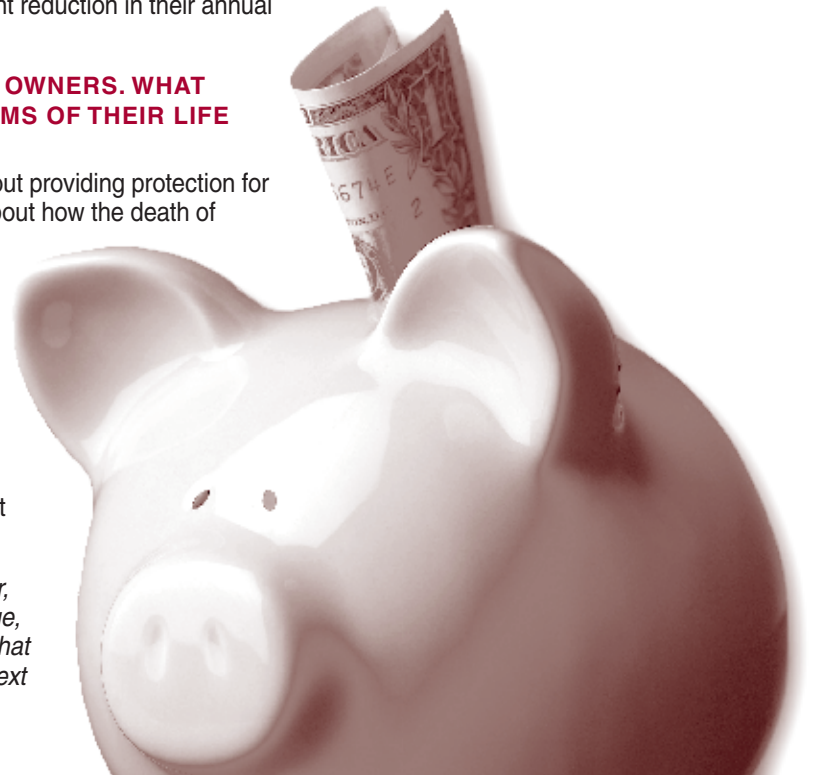
Q: **MANY OF OUR CLIENTS ARE BUSINESS OWNERS. WHAT SHOULD THEY BE CONSIDERING IN TERMS OF THEIR LIFE INSURANCE POLICIES?**

A: Your business clients need to worry, not only about providing protection for their families in case they die prematurely, but about how the death of a key employee or a partner will affect their business. Few clients have the financial means to pay off a partner's heirs and replace their productivity. Term life insurance is the easiest way to plan for that possible need, and the business can pay for the coverage.

Q: **ANY SIMPLE ADVICE YOU CAN GIVE OUR CLIENTS?**

A: Proper planning will not only save your clients a lot of money now, but also a lot of heartburn later.

Marina Associates provides their customers with regular, annual reviews. We look for ways to improve your coverage, reduce premium costs and keep you posted on changes that could affect your policies. Don't forget to call us for your next "Life Insurance Review"!



WHAT WILL IT COST TO REBUILD YOUR HOME?

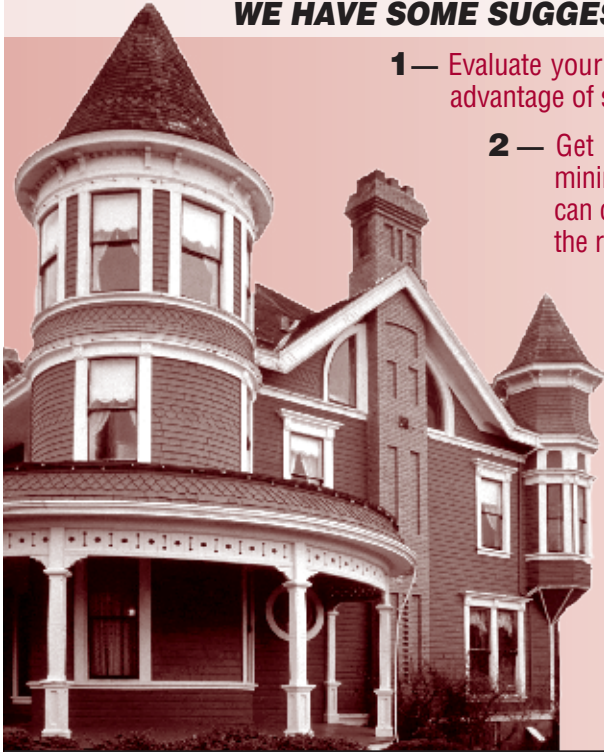
A **CASTLE Evaluation** can help you decide!

Have you ever watched the news following a fire or other natural disaster and wondered "what if this happened to me? Am I adequately covered? Will I have enough to rebuild?" Often times, the answer is "no".

WHY THE UNDERINSURANCE PROBLEM?

- Construction costs increase every year and always jump dramatically after a widespread disaster.
- Most homeowners have little or no direct knowledge of rebuilding costs or complexities.
- Some insureds are resistant to raising their coverages and deductibles and agents are reluctant to press them.

WE HAVE SOME SUGGESTIONS THAT CAN HELP!



1— Evaluate your coverage every year, increase the limit as necessary and do take advantage of significant savings with a higher deductible!

2— Get to know construction costs: \$200 - \$300 per square foot is the minimum in the Bay Area. Often this is still too low – good quality homes can cost \$400 - \$700 per square foot to replace, and the homeowner has the responsibility for setting the appropriate limit.

3— Insure for 100% of the construction cost – only then will your policy allow as much as another 50% for rebuilding. This is particularly important after a large scale event, which quickly raises costs and gives you an important safety margin.

4— Get a **CASTLE REBUILDING EVALUATION** - it's only \$250 for our clients! This company is used by many large insurers and will do a full evaluation of your home, including color photos and a detailed construction cost breakdown. Their report is an excellent professional document for you and your agent in the event of a loss.

Castle Inspection Service
(800) 352-4767, Ext. 104 • www.castleis.com

This information has been obtained by sources believed reliable but is not necessarily complete and cannot be guaranteed.
Market conditions, tax law and the economic environment are subject to change.
To view our privacy statement, please visit www.marinains.com



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