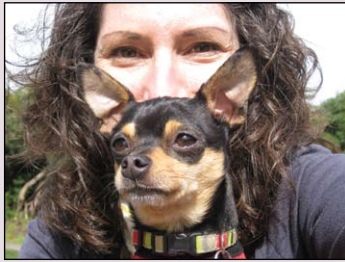


Yogi's Corner

Thinking about adding a pet to your household? Consider the "green" alternative to buying from a breeder or pet store - adopt a shelter animal! Not only would you be giving a deserving animal a new life, but you'd be "recycling" and helping with pet overpopulation at the same time! Yogi himself is a rescue dog from Wonder Dog Rescue (www.wonderdogrescue.org), but there are several local shelters and rescue groups to pick from. Visit www.petfinder.com for a list!

Please spay or neuter your pet!



Inside this Issue

Marina Associates: Working Green - Good for the world, our clients and ourselves!

How and why we do it.

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Reducing Your Insurance Costs

Suggestions on how to reduce premiums without jeopardizing your protection in these hard economic times.

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Visit our website at www.marinains.com

SPOTlight on Business

THE "GREEN GIANTS" OF ALAMEDA

We call our clients John Zanakis and Arthur van der Beek the "Green Giants" because they are all about reducing, reusing and recycling in a BIG and BEAUTIFUL way. Whether shopping at thrift stores for clothing, repaving their driveway with old cobblestones from a San Francisco street, or resurfacing floors with reclaimed wood, they make mindful and creative use of materials with spectacular results!

Their talents have appeared on HGTV's Curb Appeal and in a series of books on Arts & Crafts bungalows by Paul Duchscherer - The Bungalow, Inside the Bungalow and Outside the Bungalow. Their business, House of Orange, specializes in European Arts & Crafts furnishings, and some of their most outstanding pieces are now in the homes of local collectors who have become close friends over the years.

Recently, I visited one of their job sites - a circa 1890s detached carriage house and stable turned garden guest cottage - and except for a few planks, tiles and a sofa bed, the cottage and its contents are all recycled in some way. The furniture is vintage from garage sales, flea markets, antique stores and Goodwill, and they did any repairs and refinishing themselves. The slate mantle over the gas fireplace was left over from another job. The marble countertops in the bathroom and kitchen as well as the sink, refrigerator and steel backsplash are all from salvage yards. The wood interior and exterior siding are bits and pieces from old jobs, and with their creative eye, all the pieces work: as ceiling and wall sections, windowsills, door jambs, storage closets - you name it! The wallpaper is secondhand vintage 1960s Italian at \$1 a roll, reclaimed copper pipe is a shower curtain rod and copper scrap is fashioned into a toiletry shelf. All the lighting is reclaimed or vintage - \$10 track fixtures dot the ceiling in key spots to highlight paintings, and two 1940s Westinghouse industrial shades light the main living area, hung from scrap copper pipe and nylon cord. The floor is cork - sturdy, organic, durable and more scratch resistant than wood.

Their recycling even extends to the surrounding yard. Reclaimed copper downspouts from the roof divert rainwater into the koi pond and an existing well. The outdoor lighting is on a sensor to save energy, and old lanterns were rewired as lamps. Chimney liners were turned into water features and pulley hooks into sturdy plant hangers. All plants need little to no watering and bloom beautifully.

Wisteria Cottage - a name given to it by friends and guests - may be small, but every idea John and Arthur used was big on result and can easily translate on an even grander scale. They provide decorating, remodeling and landscaping services and advice. If you are interested in "greening" your life, let us know and we'll put you in touch with the Green Giants, or you can call them directly at (510) 523-3378.



WORKING GREEN - HOW AND WHY WE DO IT

Balancing work and personal objectives

Get to know us and how we are individually and collectively trying to make the world a greener place.

STEVE DEVOULIN

The Santa Rosa branch is our conventional brick and mortar building which is located a short commute from our homes. Here, any remaining paper documents are converted into our virtual system for online access and secure, long term storage. I also head up the personal lines operation here and manage our company Customer Service Units which are an extension of our staff – they handle payments, policy changes and claims on a 24/7 basis. We've decided to combine very personal attention by our agency staff with the latest automation and offsite services. That way, we are always there for our clients – in real or virtual space and time!

KATHY LEFEBVRE

I used to drive 120 miles a day to get my kid to school and myself to work. I was at a gas station every other day. I was on the road a minimum of three hours a day, five days a week, and traveled through three counties. That was crazy and had to stop! I now work three miles from home and less than 10 miles from my son's school. My short commute and flexible work hours allow more time for family and have helped me to literally keep my sanity! During the summer months, I ride my bike on the days I don't have to take my son to school (he turned into a teenager and he's too big to fit on the back of my bike!) I like being at the office rather than working at home, but it's always an option with our virtual office set-up. You can almost always reach me live if you need to talk in person and I'd love to hear from you! At home, we try to "reduce and re-use" in addition to recycling. We look at what we have and figure out how we might use it again or give to someone in need or a charitable organization. I think I've always been a "re-use" person at heart, I love crafts and it seems that I save everything in hopes of turning it into art!

RAQUEL DEVOULIN

Since starting a family I've been lucky enough to work from my home office. This gives me great flexibility to attend to our daughter's school activities and also take care of business at all hours. Besides my short commute - 5 steps to my office - I enjoy all the benefits of technology and our virtual world. At home I am the Queen of Recycling and make sure that every bit that can be recycled is. We also have a compost bucket for all those vegetable scraps and used coffee filters. Our virtual office flexibility has also allowed me to serve as scout leader for our daughter's Daisy Scout troop and we're always looking for ways to "Make the World a Better Place" through our crafts and projects. I think my greatest Green contribution is our daughter and the care and respect for her home, community and the environment we've instilled in her.



From left: Steve & Raquel Devoulin, Kathy Lefebvre

23% of U.S. waste materials is potential compost. Visit www.ciwmb.ca.gov for composting programs in your area.



Our Santa Rosa Office

GREEN WEBSITES

Find out how and where to recycle just about everything!

www.earth911.com - A national comprehensive recycling guide to just about everything, searchable by location.

www.recorkamerica.com - Find out where to recycle your wine corks!

www.junkbusters.com - Stop all sorts of email and papermail.

www.greencitizen.com - Electronics and computer equipment recycling for free or minimal cost.

Sites to lighten your mood and keep you bright green!

www.grist.com - Environmental news and commentary with a fun twist.

www.idealbite.com - Free eco-living tips delivered to your inbox daily.

www.ecostiletto.com - For the woman who wants to do the right thing but wants to look good doing it.

www.ecorazzi.com - Find out what rock stars, fashion designers, actors and other celebs are doing to "green" the Earth.

www.environmentalgraffiti.com - An eclectic mix of the most bizarre, funny and interesting environmental news on the planet.

GOOD FOR THE WORLD, OUR CLIENTS, AND OURSELVES!

Serving our clients while reducing pollution and waste

Our business has been virtual and paperless for years and we work with colleagues and carriers to accomplish the same.

NICK DEVOULIN

I'm the agency finance person and have streamlined all our accounting for clients and companies to include 24/7 online access and instant information retrieval. This year, we added the Bank of America direct deposit option for our clients – less handling, fewer trips for everyone, no delays, and 100 percent on time policy renewal! I'm hoping to set up e-checks soon to further streamline the payment process. Recycling is a major project in our household – from vegetable composting to bottles and all paper products. We're the "big bin" folks! I've spent extra time this year clearing out our closets and donating unused clothing – there's never much menswear in the local resale shops and they appreciate it.



photo: Marina and Nick Devoulin

MARINA DEVOULIN

We've worked for several years from home offices in San Mateo and Sonoma County and commute just once a month. Because of our virtual files, I can check email and voice messages any time, every day, and respond promptly from anywhere in the world. My latest project is agency webconferencing: it instantly connects our staff, and I think we'll eventually expand it to our clients and colleagues. Nothing like keeping in personal touch! In Sonoma County, I've developed a sizeable veggie garden and keep us supplied with organic produce for half the year. Our whole agency setup is a huge shift from the way it started 45 years ago but I love it!

SUZANNE ARTEMOFF

I live in San Francisco, take the bus 3 days a week to our Sansome Street office, and the rest of the time, I'm attending meetings around the city or working from my Mission condo. Although our servicing office is in Santa Rosa, I have online access to our files, use little to NO paper, have a minimum commute and ultimately a smaller carbon footprint. I set up on e-access with our companies, as well as e-access and delivery of all possible forms, policies, and general mail. I instituted GotVmail, a virtual phone and fax navigation system, which allows us to receive faxes and voicemails via email. With just a click of a mouse button, we can attach documents and messages directly to our online files, saving time, paper and postage. I've also contracted for green printing of our stationery and newsletters (also online at www.marinains.com). Personally, when I shop, I bring my own bags and reusable containers for bulk items, and where I can, buy local and organic. I hardly drive my car and instead enjoy walking all around the City with my Chihuahua, Yogi. Being a shelter dog, in a sense, he's recycled too! To give back, I volunteer for Wonder Dog Rescue, as well as the SF Bike Coalition and the Green Festival.



photo: Svetlana (left) and Suzanne Artemoff

SVETLANA ARTEMOFF

I moved to the wine country outside Ukiah in Mendocino County several years ago. It seemed like the "frontier" until DSL arrived and I could replace my satellite connection. Now, with our webcam, I feel like I'm pushing into those unknown reaches of space. Some of our commercial accounts are conferencing with me from multiple U.S. and overseas locations. With the time saved from commuting, I'm active in the artist community, pursue my painting and help with elder care for our 89 year old mother. I also like to think of ways to reuse materials and recycle hard-to-dispose-of items – our redwood deck was carefully disassembled from our daughter's home in Southern California and replaced on new footings up here, and we took down an old gazebo and brought it to a local building supply firm that offers recycled materials rather than bringing it to a landfill.

If the United States cut office paper use by just 10%, it would eliminate 1.6 million tons of greenhouse gases -- the equivalent of taking 280,000 cars off the road for one year!

- The Environmental Paper Network

REDUCING YOUR INSURANCE COSTS

If your personal situation requires major expense cuts,
PLEASE TALK TO US FIRST – we'll do everything we can to help!



These are hard economic times and we understand that everyone needs to watch their spending. We may have options to reduce your premiums without jeopardizing your protection.

Here are some ideas to consider:

HOMEOWNERS:

- Increase deductible one level.
- Review schedule and cover only high valued items.
- Be sure your dwelling limit is adequate to rebuild – construction costs haven't

gone down even though market values have dropped!

EARTHQUAKE:

- Rates remain quite high but optional programs and higher deductibles can help.
- We review everyone at renewal time to make sure they have the best coverage, program and price.

AUTO:

- Annual mileage – are you driving less? Let us know.
- Usage – any change in usage or drivers? Not driving to work?
- Credits - Teachers, Engineers and Scientist may qualify for extra discounts.
- Young drivers – make sure they maintain good grades and driving habits.
- Comprehensive/Collision – increase deductibles or drop coverage.

UMBRELLA:


- More important than ever to protect your assets!
- Be sure to take the \$1M optional uninsured/underinsured option if available.

PACKAGE YOUR POLICIES: The BIGGEST savings comes by combining home/tenant and auto with one company. If we don't already write your portfolio, give us a call!

We write insurance with more than 30 of the biggest and best companies... and want our clients to have the best value, *not just the cheapest price*, which could mean a bad contract, poor claims service or a company that may go out of business!

Send us your friends who are worried about costs – we may be able to help them and appreciate your referrals!

Marina Associates provides their customers with regular reviews. We look for ways to improve your coverage, reduce premium costs and keep you posted on changes that could affect your policies. Insurance Made Simple - Since 1963!

Printed on 100% post-consumer recycled paper with soy-based inks. Paper made with electricity generated by wind power in a chlorine free process independently certified by Green Seal and the Forest Stewardship Council (FSC). 

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