

Safeguard Your Irreplaceable Pictures and Documents

By Edward Zeidan, Nerd4Rent



Edward Zeidan, Owner, Nerd4Rent (Lafayette)

Every week, we receive at least one frantic call from someone whose hard drive has crashed, and they have no backup of their irreplaceable files. Most of the time, people are aware that they should be backing up their data, but they haven't gotten around to it, because they're busy, or don't know how. What many people don't know is that every hard drive will crash eventually. Hard drives crash for a variety of reasons: moving parts wear out; power surges damage sen-

sitive drive electronics; viruses corrupt or erase files; etc. We've seen brand new hard drives crash, 10 year old drives working perfectly, and everything in between. Sometimes there are warning signs of hard drive problems, such as clicking or grinding sounds—but not always. Since we can't know when a hard drive will fail, it's critical that all important files be backed up.

There are several popular options for backing up your files (data):

1. Backup to CDs or DVDs
2. Backup to a portable hard drive
3. Back up to an online service

Backup to CD's or DVDs

This option is fine if you only have a few hundred files to backup. You use your computers CD/DVD burner to make a copy of your files.

Backup to portable hard drive

Portable hard drives are inexpensive, fast, and hold thousands of files. You can even set your computer to automatically backup your files.

Backup to an online service

Some popular online backup services are idrive (www.idrive.com) and Carbonite (www.carbonite.com). Online backup services protect your data by using passwords to restrict access, and by encrypting it so it can't be read by unauthorized persons. Idrive offers up to two gigabytes of personal data storage absolutely free.

Whichever option you choose, we recommend that you always keep

one copy of your data off-site, (such as at your office, safe deposit box or relative's home), in case of disaster or theft.

What should I do if my hard drive crashes?

If your hard drive crashes, then it's important to turn your computer off, and take it to your local computer support company for an initial diagnosis. Many times it's your operating system that has crashed, not your hard drive, and your files are fine. If we are unable to recover your files, we refer our clients to DriveSavers 800.440.1904. DriveSavers has special equipment, and they can usually get your files back.

There is no Party Quite Like the Oktoberfest!

The horse-drawn carriages were brimming with heavy, vibrant flower garlands, cheerful Stein-swinging politicians, carolers, children, celebrities, brass bands. Gorgeous horses, tails brushed to shine like rushing rivers flowing along their gleaming gams, hampered silver harnesses jingling, conjuring images of beer commercials of Clydesdales in the snow. A drizzle started. We found ourselves surrounded by umbrellas opening like wings of black crows, then closing like an apology...still the spirits remained un-dampened.

Through the forest of assorted heads and raingear, I could see the huge rotisserie of the 'Ochsenbraterei' and enormous oxen turning and browning lazily, just one of perhaps 85 consumed each day. Directly across from us, the 'Fischer Vronie' beer hall, a favorite for families, emitted the mouth-watering smell only woodchip-grilled fish can produce. There were 14 beer halls in all with a total seating capac-

ity of 100,000. Each hall pours its own particular beer, has its own brand of ambience, food and entertainment like yodeling, or performers cracking whips in exact precision to the beat of the music. Waitresses pride themselves of being able to carry up to 12 one-liter beer steins at once. Personal trainers not necessary.

At the close of the Parade, the body mass turned good-naturedly in the direction of Schottenhammel beer hall. The crowd was so dense, we could only hear the ceremony over the loudspeaker and were at last relieved to find that Ude's chances at reelection were secured and that the party was officially sanctioned to begin.

Though I expected to have a distorted recollection from my childhood, I was happy to find that my memories met accurately with reality. Just as I remembered, there were the breathtaking rides, families dressed in traditional Bavarian dress, little girls with braided hair

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like I had as a child, exuberant partiers singing, linking arms with friends and strangers alike and swaying to the music, all types of booths and, of course, the food.

Grilled, smoked trout on a stick, Leberkaese—hot crusted veal loaf—fragrant rye and wheat rolls stuffed with pickled herring drenched in onions and cloves, toasted, sugared almonds, huge decorated gingerbread hearts to hang around the neck, sumptuous salted, hot Laugen pretzels, Daikon-type white radishes sliced so thin as to resemble foam on a plate, grilled rotisserie chicken, every conceivable sausage with pungent sauerkraut curling over bread and rolls, pastries light as air, powdered sugar puffing into the breeze...

On the return ride in the S-Bahn, wedged between many other tired revelers, I leaned back thanking King Ludwig for his flair for throwing a great party and for making my personal memories a delectable reality.

Lynn's Top Five

CASUALTY INSURANCE MISTAKES WE MAKE

- A Financial Planner's View

One of the least glamorous but most important aspects of setting up a sound financial plan involves a thorough review of your casualty insurance. Particularly your home and auto policies. I know, I know, you are already yawning!

But look around you --- we live in a very beautiful, but very fire hazardous area. Recent news about the unfortunate folks in Tahoe who lost their homes reminds us that in a matter of moments much that we hold dear can vanish.

In my many years of private practice I see a theme of issues often neglected in these coverages --- coverages that when neglected or omitted can have tragic or simply expensive consequences. So, let me share my top five with you here.

1) House not covered to be rebuilt in today's dollars and today's code: Most of us simply give the renewal that comes in the mail every year a cursory review, groan about the increase in costs, pay the premiums, stick the policy in a drawer and give it no more thought. But if we learn nothing from recent news about devastating home losses, it's that the cost to rebuild to current code is frequently not reflected in our policies. In today's market in Lamorinda, you should generally estimate \$250 - \$350/square foot to rebuild your home --- or more if you have a lot of upgrades. You can talk to your agent about how to get an accurate appraisal.

2) Liability coverage is too low: Your liability coverage should be high enough to more than cover your net worth, or the amount of it you cannot afford to lose. For many of us, the biggest asset we have is the money we haven't earned yet! So be sure to increase what you carry to take that into account as well. Luckily most of us can buy one umbrella liability policy to cover the high amounts of coverage we hold, rather than carrying a huge amount of liability insurance on our auto policy and again on our home. Don't forget to include vacation homes, boats, and other recreational vehicles as well. Liability insurance is not expensive: \$250 - \$300 should buy you \$1 million in coverage.

3) Deductibles that are too low: We humans are a curious

species. We seem to have no problem agreeing to buy coverage for the things we KNOW are going to happen, but we have a huge reluctance to buy insurance for things that we think won't happen to us. Insurance should be purchased with the opposite reasoning in mind: Self-insure for the small risks in life that you can afford to handle, and buy insurance for the large risks that would be devastating to you. Deductibles are the perfect example. Why have a \$500 deductible on your homeowner's policy? Are you going to put in a claim for \$600? Probably not, because you'd only get \$100 back and then you'd have a claim on your record. Better to increase that deductible to \$1000 - \$2500. This can often provide big savings on your premiums, which you can then use to buy the higher liability coverage you really need. Same with your car --- talk to your agent about break-points on pricing with deductibles.

4) It's not always about the price: A lot of the agents we talk to are very concerned that their clients are too obsessed with the pricing on the policy, and less focused on the quality of the contracts, the actual coverages and the service. Our insurance agent, Lana Artemoff at Marina Associates, recently told me that the increasing trend of buying policies on-line based on pricing has resulted in consumers buying policies with really poor internal legal language in the contract. One example: "drop down" liability limits on cheap car insurance if someone else drives. As she points out "unless you are an insurance pro, you cannot compare all the legal language in these contracts --- if something is cheaper, it often gives less." A modern day example of "let the buyer beware!"

5) Schedule a yearly review with your agent: Okay, this sounds like a no-brainer. But it's amazing to me how few of us actually meet with our agent annually at the review date. And it doesn't have to be in person: it can be by phone or even a good e-mail conversation. I actually blame the insurance industry for this one as much as us the consumer. A good agent will contact clients annually to service the account, see if you need any changes to your policy, if things have changed in your life, dis-

cuss whether or not some of your collectibles need extra protection, and keep you abreast of current trends in the industry. But if your agent doesn't automatically do that for you, then YOU should pick up the phone and do so yourself. You are paying for this service, and the small amount of time you need to spend on this is well worth it.

So, even though I am not a licensed Casualty Insurance Agent, but instead viewing this topic from the eyes of a Certified Financial Planner™, I truly hope that this column will spur you into making a call to your agent today for a thorough review and check-up. It will really be worth the time and energy. And the good news: once you've put a good insurance policy portfolio in place with a reputable agent and firm, it will be far easier for you and your insurance professional team to stay on top of it!

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