

# “THE CIRCLE OF SAFETY” CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!  
For Friends and Clients of The Bettinson Agency*

927 Mass Ave. Arlington, MA 02476

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**Are YOU The Client of the Month?  
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Massachusetts auto insurance is changing and we are changing to meet the new opportunity to improve your coverages and save money. Competition will not save everyone money because the drivers with less than perfect driving records will pay more to make up for he lower premiums paid by the best drivers. Rest assured that we are ready to meet everyone's auto insurance needs with a fair price and improved products. By now it is clear that the rates for car insurance will be lower again next year. In fact the rates will be about 30% lower than they were in 2005 but eventually they will rise again and your best defense against higher premiums will be a "clean" driving record. Each month I will include updates on the auto insurance market and I look forward to April 2008 as the opportunity to grow my business

## Alternative Heat Source Warms Homes and Hearts

Winter is here and with it cooler temperatures. Contractors are gearing up to help homeowners renovate their heating systems for a more efficient, comfortable and cozy winter. Many situations, such as the age of your home and the heat source you have, call for creative heating solutions.

For homes that need an upgrade to heat more efficiently, an alternative type of heating element may be necessary. This was the situation with the Park Avenue project, an old house that was refurbished by Third Way Network, a non-profit organization that develops housing for low-income families in Minneapolis, Minn.

“We went into the old house to re-engineer the space into a three bedroom, two bathroom apartment to suit a mom and her three children. Part of it was a basement space that didn't have any heat and the bid for a hot water heating system was \$14,000,” explains Michael Keeler, director of operations for Third Way Network. “We needed another option and I had heard about radiant heat cables. I contacted Orbit Radiant Heating and the company provided us with everything we needed to put in the radiant heating system.”

Nexans radiant electric cables are 1/4-inch thick in diameter, up to three times thicker in diameter than similar products significantly increasing the system's durability, and have a patented splice so the wire blends in with the cable for simplified installation and safer operation. The cables use electricity to warm the floor's surface and then the heat radiates into the rest of the room. There are no cold drafts, no blowing air, which means less dust, and because it heats more efficiently, it uses less energy.

“We installed the cable throughout the apartment,” says Keeler. “When kids come into a home that's warm and comfortable after living in a shelter for a few years, it makes a big difference. Orbit helped us provide this for them.”

Orbit provides electric radiant indoor and outdoor heating systems for almost any surface including tile, hardwood, laminate and carpet. Or, you can install it outside to help manage snow and ice on concrete, brick, pavers or asphalt as a safety precaution. Nexans cables can also be installed on roofs and gutters to promote ice melting.

For more information, visit [www.orbitmfg.com](http://www.orbitmfg.com) and [www.warmlyyours.com](http://www.warmlyyours.com)



## 7 Tips for Holiday Entertaining

How can you reconcile your busy schedule and still entertain with style and grace? Follow these timesaving tips that will make hosting sit-down dinners and cocktail parties easier.

1. Take advice from the army: Have a plan of attack. That means making notes. Jot a list of things to do and post it on a kitchen cupboard or the refrigerator. Strike off each task as it's accomplished.
2. Set the table before your guests arrive -- it will make them feel expected and welcome and saves you last-minute stress.
3. To minimize mess and allow more time to mingle, prepare any garnishes ahead of time and wash up whatever you can as you go. Foods that keep well can be made beforehand, placed in serving containers and then reheated, if necessary, in the microwave when needed.
4. Make sure the dishwasher, garbage can and recycle bin are empty before company arrives.
5. Prioritize. If you enjoy making pies but hate making salad dressing, buy a bottle of dressing and devote your time to pastry. The party will still be a success and you'll have more fun.
6. Cheat if you like. Buy the dessert, buy frozen appetizers, buy it all! Just be sure it tastes great. If some or all of the food is bought it should at least be as good as homemade. And remember; don't apologize for buying the food.
7. If you don't have fresh flowers for a centerpiece, fake it. A cluster of interesting collectibles, a pretty non-scented candle, the dessert or a selection of cheeses to be served after dinner can make an impressive centerpiece.

Remember to enjoy yourself and everyone else will too!

## Bettinson Insurance Agency customer in the news!

The Registry of Motor Vehicles (RMV) recently approved the first Driver Skills Development Program in the state — IN CONTROL Advanced Driver Training — making Massachusetts the first state in the country to certify this type of driver education program.

A Driver Skills Development Program offers advanced driver training in accident avoidance techniques to individuals who possess a valid driver's license or a valid learner's permit and have completed a minimum of ten hours supervised behind-the-wheel training. These programs are conducted in a controlled environment on an off-road training course at actual roadway speeds. In Control is proud to feature the only site in the United States dedicated exclusively to Advanced Driver Training.

The highlight of In Control's training facilities is its expansive training surface at the former South Weymouth Naval Air Station. With over 8 acres of completely unobstructed pavement, participants can feel free to learn without fear of crashing. There is nothing to crash into. In Control's training surface is over ¼ mile long with the width of a 4-lane highway. Beyond the training surface, there is also an additional unobstructed "safety zone."

In Control also runs a mobile program which operates throughout New England. They are regularly training in N. Andover in a large portion of the Lucent Technologies Plant parking lot similar to their fixed site facility, at Worcester Airport, and Otis ANGB on the Cape.

This amount of open space safely allows the training to take place at real speeds, so you know what it really feels like to control a car at highway speeds, or how long it really takes to do a panic stop from 60 MPH.

In Control also features its own complete fleet of training vehicles. Their vehicles are brand new mid-size sedans, all outfitted with ABS. They make no special modifications, so that students get the most realistic driving experience possible. They are currently using 2007 Toyota Camrys for training at all locations.

According to In Control President, Dan Strollo, In Control caters to everybody who drives ... teens, adults, and companies with fleets of professional drivers. "Our goal is to save us all from losses ... personal and monetary. With advanced driving skills, you can reduce the likelihood of a crash by over 70%."

### IN CONTROL ... Not Just for Teens

Research shows that advanced driver training programs reduce the number of crashes among new drivers by more than 70%. But, In Control Advanced Driver Training is NOT just for kids.

Advanced Driver Training was developed with a careful analysis of the most common accident types and the most dangerous situations on the road. In Control relies on a group of licensed racecar drivers and police trainers who understand the skills required to stay safe behind the wheel.

In Control sought advice from police and insurance investigators about what attitudes and skills were needed to combat these situations, and how they could

**Thank You! Thank You!  
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Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Thank you to **Binu Joseph** for referring **Neha Shah** as a new client.

Congratulations to **Rich Khourie** at **Bagels by US** who just expanded his bagel shop in Arlington to include a full breakfast and lunch menu.

Congratulations to **Bella Moto Baking** in Arlington as **Frances Grandinetti** celebrates her first year in business. Do you see a food pattern here?

Special thanks to **Michael Varno** of Albany NY for referring his own daughter to become my client. It is a great honor to get a referral from a fellow insurance agent!

Welcome to **Edmund Villano** from Ohio. And special thanks to his agent **Steve Peck** that referred him to me.

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**Concerned About the Negative Side Effects of Oral Pain Relievers?**

Ever taken ibuprofen or some other oral pain medication for joint pain or a back or shoulder ache, but then been concerned about the potential side effects? Numerous studies have shown that over time, they cause stomach problems, indigestion and bleeding ulcers.

If you have concerns about these possible side effects, a viable alternative is to use a topical ibuprofen cream like Ibunex that is used directly on the site of the injury instead.

One .2 gram pump contains 10 milligrams of Ibuprofen, 4 milligrams of Glucosamine, 4 milligrams of Chondroitin, 5 milligrams of MSM and 5 milligrams of Bromelain. Ibuprofen has been proven to reduce the swelling and inflammation. Ibuprofen has also been shown to work synergistically with other ingredients to start the rehabilitation process.

For more information about Ibunex log on to [www.coreproductslaboratories.com](http://www.coreproductslaboratories.com).

be developed in average drivers. Through this investigation, one thing became clear: *The skills and attitudes needed to be a safe driver can be developed in every driver, through hands-on training.*

Advanced Driver Training is the product of that research, a curriculum of hands-on training with professional feedback that teaches average drivers to be great, and great drivers to be better.

In the Advanced Driver Training program, participants learn the following essential skills:

- Defensive driving techniques
- Tailgating drills
- Steering control
- Speed control
- Spatial awareness /Backing up
- Hazardous conditions
- Rapid decision making
- Personal risk assessment
- Proper hand placement and seating
- Emergency braking (including ABS)
- Emergency lane change
- Dealing with distractions
- Making quick decisions

An insurance agent recently took the In Control class with his 16 year old son who recently got his Learner's Permit. The agent approached the experience as most experienced drivers do ... I know what I'm doing, and I'm a very good driver. He was blown away by the experience, to put it mildly, and feels he left the class an even better driver.

Said the agent, "When I 'blew past' the vehicle I was 'tailgating' and realized that, if it wasn't for the fact I was driving in the lane adjacent to the vehicle I was following too closely, I would have ended up with the bumper of my car somewhere well into the passenger compartment of the vehicle I was following. Certainly that kind of rear-end collision would have resulted in substantial vehicle damage and serious bodily injury ... or worse."

Concluded the agent, "I'm so glad I took the class with my son. All of my children will take this class before they are licensed. For more information about In Control, please visit [www.WeDriveInControl.com](http://www.WeDriveInControl.com) or call In Control at (978) 658-4144

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it.

For outstanding work telling others about our agency, this month we honor **Dan Strollo** of Billerica as our Client of the Month!

Dan will receive the maximum prize that an insurance agent can legally give to a customer in MA. Thanks for your continued business!

(Who's next? Hint... it could be you! Watch this space for the announcement.)

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## RECIPE OF THE MONTH

Recipe that even a husband like me can make! This one works every time with my family

### Crock Pot Chocolate Dessert

1 chocolate cake mix  
1 pint sour cream  
1 pkg instant chocolate pudding  
1 6oz bag of chocolate chips  
¾ cup vegetable oil  
4 eggs OR 1 cup of egg beaters  
1 cup water

Spray the crock pot with Pam spray  
Mix all ingredients til smooth and pour into crock pot.

Cook on LOW for 6 to 8 hours.

Serve warm with vanilla ice cream (hot fudge optional)

Be prepared to give out the recipe!!!!

Laughter is the closest distance between two people. -Victor

"Bob Bettinson has been my agent for over 15 years. The service has always been professional and personalized and I have consistently felt that great care was being taken with my business. I couldn't imagine finding another agency with whom I felt as confident. They've gone the extra mile for me in terms of personal service and assistance, in suggesting ways for me to save money and in responding quickly when I had questions. "A++ rating!" - Meg Carley - Medford MA

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor **Scott Doldan** of Bedford who spread the word of our agency and brought us new clients. Thank you **Scott**  
Next month's referral business prize winner could be you. Just mention Bettinson Insurance to a friend, relative, colleague, whomever. Thank you in advance.

**Tell Others About Us And Win a Prize**