

“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*

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Fireplace Safety Tips

There's nothing like warming up in front of a toasty fire. However, according to the United States Fire Administration heating is the leading cause of winter fires. Each year, more than a half million winter fires cause \$3 billion in property loss, 1,900 deaths and nearly 8,000 injuries. Here's what you need to know to make your fireplace safer:

Buildup

Clean creosote and soot that accumulate on the inside walls of the fireplace and chimney.

Equipment

Rent equipment like brushes, rods, a ladder, protective coverings for furniture, buckets, a shovel and broom, vacuum cleaner and flashlight from your local American Rental Association member rental store.

Roof Cleaning

Before getting on the roof, make sure you have someone to spot and help you with the project. Climb your ladder carefully, bringing the rods and brushes with you. Assemble the rods and brushes and run down the chimney. Finish by cleaning indoors.

Inspection

While cleaning your fireplace, inspect it for any major changes.

Firewood

Use a clean burning wood that has been properly dried. Cut your own firewood by renting a chainsaw, an iron wedge, a sledge hammer and a splitting maul from your local equipment rental store. Stay safe and warm this winter by being prepared.

Safety Alert! De-Ice Walkways For Safety

Don't slip! Slipping is one of the number one accidents during winter. Protect your loved ones and yourself this winter by de-icing walkways and paths. Here's what you should know about selecting an effective ice-melt product to help you face even the fiercest snow storms.

Why Ice-Melt is Important

From mild flurries to powerful blizzards, snow and sleet can lead to icy conditions that create havoc and safety concerns for local traffic and pedestrians. While plows and shovels can remove large piles of snow, a thin, dangerous layer of ice often remains underneath and needs to be tackled separately. This is where your ice-melt product comes into play.

What You Should Know Before Buying Ice-Melt

A trip to the local store will probably bring you face to face with many ice-melt products, each with varying performance claims. So what's the first thing you should know to choose a product that will best meet your needs?

Traditional, proven ice-melt formulations contain one, or a combination of, five key ingredients – calcium chloride, magnesium chloride, potassium chloride, rock salt and urea. The properties and performance of each of these ingredients vary greatly, so make sure you know exactly what your ice-melt is made of and how it works in all winter conditions.

Qualities of a High-Performance Ice-Melt

The speed at which a product penetrates and melts ice is an important selection factor. A high-performance formulation will dissolve quickly upon contact with ice to form a brine solution which causes the ice to melt.

Ice-melt formulations also have different temperature ranges and weather conditions within which they are effective. The best ones will do the job over a wider range of temperatures, including extreme cold. This enables effective ice removal in all types of conditions with just one product.

So, while escaping the snow may not be an option for you, knowing how to choose the most effective ice-melt product might give you that extra 15 minutes in bed before you have to venture out and face the winter.

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Mattress Care in 5 Easy Steps

The average American spends 2,000 hours a year in bed so it's a good idea to protect what you've paid for! With these simple steps you can extend the life of your mattress and enjoy many hours of comfortable and healthy sleeping.

1. Use a Mattress Protector

Using a mattress protector is the easiest and most effective way to care for your mattress. Mattress protectors prevent moisture from ever hitting your mattress, therefore extending the life of your mattress.

2. Flip for Even Wear

To minimize wear, rotate your mattress every four to six months, or as recommended by the manufacturer. Make sure to flip over the mattress from top-to-bottom as well as turn it end-to-end for uniform weight distribution. Always have two people flip the mattress to avoid damaging the mattress and injuring yourself.

3. Air Out

It is also important to air out your mattress upon buying it and throughout its life. When you first purchase your mattress, take it out of the packaging immediately. Throughout the life of the mattress, occasionally fold back the covers to allow moisture and odors to escape.

4. Don't Bend

Bending a mattress can damage the innersprings. If you have to bend the corners to put on a sheet, the sheet is too small. Carry the mattress on its side when moving through doorways, and if you must bend it, do not flex more than 45 degrees.

5. Clean Gently

Before putting a protector on a mattress that is not new, you should clean it first. To remove dust and surface dirt, use your vacuum's upholstery attachment. To remove stains, use a damp washcloth and mild detergent or vinegar on any soiled areas and scrub lightly. Limit the amount of water you use. Excess water can get trapped inside your mattress triggering the growth of mold and mildew. Once clean, place it in the sun or set up a fan to dry the damp areas.

Your bed is one of the most important investments in your home. By caring for your new mattress now you can save money down the line and get a good night's sleep too.

New Office Designs Inspire Creativity & Productivity

Most people spend about two-thirds of their day working on their own. But, more so now than ever, businesses are relying on teamwork and creative collaboration to generate success. As this collaborative approach to business continues to grow, the landscape of the typical office is evolving to reflect this change.

Today's companies are aware that office comfort and well-thought-out workplace design can have significant impact on individual productivity and concentration levels. Employees are continually being asked to do more with less. Work pressures are increasing as a growing number of employees across a wide-range of job classifications are expected to work longer hours and significantly increase their productivity. So, it's no secret that employees want to be comfortable and care greatly about their work environment.

Just how much do they care? According to an independent 2006 U.S. Workplace Survey conducted on behalf of Gensler, a global design, planning and strategic consulting firm, design does matter. Sixty-five percent of workers asked said that the design and layout of their workplace is "extremely" or "very" important to them. And, more than ninety-percent surveyed said the quality of their working environment affects their attitude about their work.

Companies should allocate dedicated space for collaboration while taking into consideration individual employee's needs. Many businesses are providing employees with teaming and collaboration space in combination with nearby, open individual work areas. This collaborative space might be off to one side, or in some cases centrally located in the middle of the individual work spaces.

Other companies are exploring the idea of maintaining private offices while also creating relaxed, informal areas to spur spontaneous and informal collaborative sessions, such as office cafes and recreational areas. These spaces are easily accessible by all employees and meant to excite and inspire, rather than dull the senses.

Looking forward, as technology evolves and the need for creative collaboration expands, businesses will continue to be challenged to provide office environments that not only facilitate the lively exchange of ideas, but also protect the individual employee's privacy and ability to concentrate. Every company should keep in mind that good, sound office space design should make for happy workers which, in turn, creates a more productive, successful business.

**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!

To Jack & Ellie MacPhee for their generous gift.
To Bob & Loretta Finn for the tasty treats.
A friendly hello from Tony Holowitz.
Referrals from Jack Levy (Harley M),
Dave Lacarubba (Andrea L),
Ethan Ledoux (Sarah F),
Neal Mayer (Michelle J)
and the Eleyjian's (Sanan Majarian).

**www.choosedonor.org
is a great way to find an organization to give a small amount of \$\$ that can make a clearly defined difference. Check it out and please let me know if you help out a needy project.**

Driving While Eating/Talking/Texting...

When we all learned to drive these were the things that nobody even thought about doing but I see it everyday and if you insist on doing them I suggest you buy a lot of coverage because the guy that sues you will have a field day in court. If you don't want to spend that much \$\$ on insurance maybe you could just try driving and leave the rest until you get where you are going.

P.S. Shortly after I wrote this a bill went up to Beacon Hill to make texting and talking on a handheld cell phone a ticketable offense.

Basic Life Lessons

Please send me your best advice on life. I know everyone has a great piece of wisdom and I would like to share it with everyone.

It is Presidential politics time and I like to think of choosing a President by making it a simple decision. Make a list of the top three things you want in your next President and see if anyone meets your list. The potential list is unlimited but why not start out with your top social issue, top economic issue and your bonus wildcard. I look for a candidate that can weather a storm. You never know who you really are until you have been put under stress and it becomes a bit harder to judge how candidates would handle the pressure and there will be intense pressure. In the end the candidates will all be shown to have flaws (thanks to the other candidates and special interest groups) but nobody is perfect and in the end I go with whoever I think best represents my top three issues. To me it doesn't depend on if they can win but my vote is a chance to show all the candidates what I want in a President. The future Presidents' are watching and deciding who they should be too.

Words of Wisdom or..... something else

After I started working at the insurance agency I was speaking with a bright eyed 17 year old client who was getting ready to go to college and I gave her one piece of unsolicited advice. Since I was a recent college grad I said "you should think about who you want to be friends with for the REST OF YOUR LIFE because you are going to meet some of them in your first week." The point was, that after you bond with these complete strangers you will be connected with them despite your differences (and possibly their flaws) for the rest of your days. I was very lucky but I left it up to chance. "Choose wisely, grasshopper" because your friends can make a huge difference in a lifetime.

P.S. The bright eyed client got married a couple months ago and said she gives out that advice now too.

P.S.S. If you don't think this is true ask someone older than you and see who became their friends for life and why.

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“I have been a customer of Robert Bettinson since 2000 when I moved to Boston from Toronto. By understanding the customers’ needs vs. selling a standard package, he recommended me a policy that provided me the right protection without all the “extras” which I didn’t need”. Betty Lim Boston, MA

“When I bought a car on the day before Thanksgiving Joanne was there to support me through the process.” Joseph Weihs.

Happiness depends on ourselves. -*Aristotle*

Managed Competition Update

We look forward to giving you better coverage without spending more money on insurance in 2008. Please send me an email to bettinson@rcn.com so that we can keep you up to date with all the new coverage options and pricing as it becomes available. The upcoming weeks will be filled with information on the changing options and the phones will be very busy so this will be the easiest way to gather info that is specific to your needs. There have been no new companies entering the MA market to date but I have already added Travelers Insurance (and I’m looking at others) to meet all of your needs. It will continue to be the most interesting year for auto insurance consumers in MA since 1977. We will take care of you and keep you