

“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 Massachusetts Ave. Arlington, MA 02476 (781) 648-0128 Fax (781) 648-0638

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Preparing The Perfect Turkey

Every chef and cook has their own special secret for preparing the perfect turkey, but just in case you're basting your first turkey or looking for something different here are some ideas for this holiday season:

- **Safety first!** Always cook your turkey to an internal temperature of 165° at this temperature bacteria that could cause food poisoning are killed.
- **Pre-heat your oven** to 425° and start to roast your turkey for 45 minutes then lower the temperature to 375°.
- **Baste or glaze** your bird every 30 minutes. (See below for a great glaze recipe.)
- **Don't stuff your bird.** Stuffing the turkey can cause uneven heating and the stuffing may not cook properly. Instead use an oven proof dish and some of the juices from the turkey to add moisture.

Autumn Turkey Glaze

1/4 cup sugar-free apple cider
1/3 cup melted butter
1/3 cup honey

In a small bowl, whisk together the apple cider, butter and honey.
Brush over entire bird every 30 minutes until done.

Protect Your Home And Your Loved Ones During The Holiday Season

This time of year it's easy for us to get caught up in the spirit of the season and forget about staying safe. There are many things you can do to keep you and your loved ones safe and happily enjoy the season.

Keeping Your Home Safe

- Arrange to have packages delivered to a neighbor if you're not home to receive them.
- Consider simple outside decorations. Elaborate or large lawn pieces are often stolen right out of the lawn.

Keeping Your Credit and Identity Safe

- If you write checks, use only the necessary information, name, address, phone number. Never give your social security number.
- Safeguard your credit cards and checks as you do cash. Don't leave them in jacket pockets or sitting out in restaurants, stores or hotel rooms.
- Keep your purse or wallet on you. Shoulder straps should cross your body, not dangling from your shoulder. Do not lay them in a shopping basket. Be sure they are closed securely.
- Notify issuers immediately if your card is lost, stolen or misused.
- Take your time when making a purchase. Be sure you collect your license, credit card, or check book and your receipt.
- Keep your receipts and reconcile your statement. Promptly report any discrepancies to the issuer.

Keeping Young Revelers Safe

- Follow recommended age ranges on toy packages. Toys that are too advanced could be a safety hazard for younger children.
- Check the size of the toy and make sure there are no parts that could be swallowed.
- Immediately discard plastic wrappings on toys before they become dangerous play things.

Make the most of this holiday season and stay safe! For information on how you can protect yourself and your loved one's during the holidays please visit:

www.nsc.org

Top 6 Rules for Dealing With the Christmas/Holiday Season at Work

Avoiding Holiday Travel Stress

The holidays can be stressful even in the best scenarios, but add some long distance travel in to the mix and things can become overwhelming. Use some of these stress busters below to keep you cheerful and in the holiday spirit.

- Book in advance. Beat the rush and avoid the headache of last minute bookings. There are many online travel services, but sometimes a travel agent can save you time and energy.
- Get plenty of rest. Travel can be exhausting so get a good night sleep before you leave.
- Drink plenty of water. Dehydration is the number one cause of jet lag! Drink plenty of water before, during and after your flight.
- If you are traveling with youngsters it's a good idea to bring along some small surprises for them. Word games, books, and drawing supplies are quiet and don't take up much space.
- Keep all of your travel documents together and easy to access.
- Check your flights for delays and cancellations before you leave for the airport.
- Remember to arrive at the airport early. Check with your local airport to see how early they suggest travelers should arrive.
- There are new regulations regarding carry on luggage so it's a good idea to check before you pack.

Holiday should be fun. Keep things in perspective and remind your self why you are making the journey. If you keep your head so will the rest of your party. Stay calm, breath deep, and enjoy yourself.

For more helpful travel information visit:
<http://www.travelsense.org>

The holiday season can be a very tricky time in the workplace. There are holiday parties, gift giving, overeating, and holiday celebrations that could get in the way of normal work activities. Then there's the matter of taking care not to offend those who don't celebrate the holidays the same way you do. Here are some rules you can follow to help you deal with the holiday season at work.

1. **Keep Holiday Gift Giving Reasonable**

In some workplaces everyone exchanges gifts for the holiday. This can get way out of hand and cause serious financial problems for some people. Don't break your budget or expect anyone else to break his or her budget. Consider starting a secret Santa, or secret gift exchange, where each person buys a gift for one other person instead of buying gifts for every person in the office. Set a price range and stick to it.

2. **Keep Holiday Feeding Frenzies to a Minimum**

During the holiday season, food is everywhere, all the time -- even in the workplace. It's hard to stick to a balanced diet when clients send goodies to the office and every person working there decides to bring in cookies and other treats to share with his or co-workers. Arrange a schedule that allows each person who wants to participate to bring in treats on a different day. Keep non-perishable gifts sent by clients for after the holidays when the cupboards are bare.

3. **Don't Let the Holidays Get in the Way of Work**

Remember that you are at work to ... well ... work. With all the holiday cheer it's sometimes hard to get your job done. Don't let yourself fall behind. If you must, get to work before everyone else so you can get a head start on your day.

4. **Be Mindful of Your Workplace's Holiday Culture**

The holidays play a bigger role in some workplaces than they do in others. If your co-workers are pretty low key when it comes to celebrating the holidays in the office, keep in mind that may be exactly the way your employer wants it to be. If you want to celebrate with your co-workers consider getting together after work.

5. **Respect Your Co-Workers' Religious Beliefs**

Not everyone celebrates the same holidays, and not everyone celebrates the holidays in the same way. There are even some people who don't celebrate any holidays at all. Try not to offend anyone by forcing her to celebrate in a way in which she is not comfortable.

6. **Behave Properly at the Office Holiday Party**

Remember to behave professionally at the office party. Don't drink to much, don't dress inappropriately, and don't party too hard.

There's no reason why everyone in the company can't enjoy some much needed holiday cheer, if you use these simple guidelines.

**Thank You! Thank You!
Thank You! Thank You!**

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 Cheryl Montgomery, Sol Sohen, Rich McCann, Sharon (Ornstein) Swan and Darren Franco.

You will never guess who turned 80 years old last month!

HINT..... He founded the Bettinson Insurance Agency in 1952 and still works at the agency almost every day. Dad inspires me to serve you better and every month I will be happy to educate you on the changes that affect you most.



CONGRATULATIONS to Jeremy Cyrier of Mansard Properties LLC, who is opening up a new Commercial Real Estate Agency in Lexington. If you are thinking about becoming a commercial real estate investor, Jeremy is very capable and happy to show you how to invest wisely.

Are You The *Client of the Month*?

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 **Tom Portentos** as our Client of the Month!

Tom Portentos 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.)

AVOID UNINTENTIONAL FRAUD AND DENIAL OF COVERAGE

The Massachusetts auto policy requires that all household members that have a drivers' license be listed on the policy or you will not get paid on the optional coverages of the policy (parts #5 through #12). Any time a vehicle is stolen, the insurance company is required by MA law (or statute) to perform an investigation, and if there are household members or "regular" operators who are not listed, the policy will not pay your claim. Just last week somebody was denied \$2100 because they had not listed their son who got a license 7 months ago but "doesn't drive our cars." The other ways that the policy will not pay, is if you do not have the proper town listed (MA auto uses the town you live in as a rating factor) or if you do not have as many years of experience as you are being charged for (zero to three years, three to six, over 6 years and over age 65 all have different rates). **THIS IS VERY IMPORTANT!!** Why pay for a policy if the coverages are going to be denied because you tried to save a few bucks?

In summary, you **MUST** list all licensed household members and 'exclude' them if you want to avoid the extra costs but just not listing them puts your optional coverages in jeopardy. When you move to another town you need to tell us immediately (the RMV also, because when they send you mail, it will not forward to your new address - as per state law). Lastly, if you can't prove that you had a drivers' license prior to your MA license, you may be denied coverage at the time of your claim. If you don't have a claim, you have no problem. But if you do.... I want you to get paid when you have a claim and if you are looking to roll the dice, be forewarned that your claim will probably be denied.



"I don't look 80, do I?"

Howard Bettinson

**Bettinson Insurance Agency
927 Massachusetts Avenue
Arlington, MA 02476**

"I am so happy that I took my insurance policy through Bettinson Insurance Agency. When I was abroad on a business trip, my car met with a hit and run accident. After I contacted Bob Bettinson, he took the initiative to get all insurance and car repair process started in lightning speed. Thank you so much Bob. I will recommend Bettinson Insurance agency to all of my friends."

Binu Joseph. Billerica MA

"When I moved here from New York I searched and interviewed several insurance agencies. Bob Bettinson was referred to me by a colleague and I was pleasantly surprised by the customer service I received compared to other agencies. I had several questions and all were answered quickly and accurately. **Tom Polak - Arlington MA**