

A Quick IQ Quiz

Question #1: You are participating in a race. You overtake the 2nd person. What position are you in?

Answer: If you answered that you are first, unfortunately, you are wrong! If you overtake the second person and you take his place, you are second!

Question #2: You're back running in that race - if you overtake the last person, then what position are you in?

Answer: If you answered that you are second to last, then you are wrong again. Tell me, how can you possibly overtake the LAST person?

Question #3: Mary's father has five daughters: 1. Nana, 2. Nene 3. Nini, 4. Nono. What is the name of the fifth daughter?

Answer: Hope you didn't answer Nunu - the fifth daughter's name is Mary.

Question #4: This is a math question that must be done in your

head only - Do not use paper and pencil or a calculator. Take 1000 and add 40 to it. Now add another 1000. Now add 30. Add another 1000. Now add 20. Now add another 1000. Now add 10. What is the total?
Answer: Did you get 5000? Most people do, but the correct answer is actually 4100.

Finally, a bonus question: There is a mute person who wants to buy a toothbrush. By imitating the action of brushing one's teeth he successfully expresses himself to the shopkeeper and the purchase is done. Now if there is a blind man who wishes to buy a pair of sunglasses, how should he express himself?

That's right - he just has to open his mouth and ask.

So how'd you do? If you got all five, congratulate yourself for being a better reader than most.



We will select one name from all the emails we receive and award that person a \$100 gift certificate to the Capital Grille. The winner will be named in our next issue. Good Luck!

*Helpful Website
www.caringbridge.com is a wonderful web site, created especially for and available to anyone who wants to commiserate with family and friends during a time of illness.*

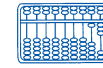
Your Chance To Win Dinner

To update our files and to help us to better serve you, we would like you to send us your email address. Simply send us an email with your name and address and phone number at stanton3@ix.netcom.com.

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A Newsletter for the Customers of Stanton Insurance Agency

How to Take a House Inventory

After reading last issue's article on "Keeping Track of Your Household," a number of our clients asked us what would be the best way to do it. Here is what we recommend.

The easiest way to accomplish this task is to take a digital camera or video recorder and walk around your house and record images of all your prized possessions. Walk from room by room (don't forget the attic, hall closets, basement, and outbuildings) and create a visual inventory of what you own. Once you've taken these shots, create a brief written description for each - if possible, try to include the following information for each item:

- Item description (and quantity)
- Manufacturer or brand name
- Model number or serial number
- Description of where (or how) the item was obtained
- Date of purchase or age of item
- Receipt or other proof of purchase, showing original cost
- Photocopies of any appraisals

We've found that creating this visual catalog is very helpful, especially if the items are hard to adequately describe on paper or if you don't have a receipt. If you use a camera, label the back of each photo with information about the item shown. If you use a camcorder, provide a commentary about each item in view. Date-stamp your video or take a shot of the date on that day's newspaper. And keep a copy of your video off-site, perhaps at a relative's house or in a safety deposit box, for safekeeping. In this way, your visual record will be protected should something happen to your primary residence.

If you don't happen to own a video recorder or digital camera, call us and you can arrange to stop by our office and take ours for the night (or weekend).

While it will take some time to do your home inventory properly, if you happen to have an emergency, you will be glad that you did.



Stanton on Insurance

■ To better serve our personal lines' customers, we are expanding our office hours. Our new hours are: M-F: 7-5; TH: 7-7; Sat.: 9-12. Visit us at your convenience.

■ As some of you might have noticed, our last issue was delivered a bit too late for you to come in and pick up new batteries for your smoke detectors in conjunction with the change back from Daylight

Savings. Well, we still have those batteries waiting for you, so be sure to come in before April 2nd this year (when we "spring forward") and pick yours up.

■ We still have a supply of emergency flashlights available at our offices as well. Stop by any time and pick one up to make sure that you are never left in the dark should the lights go out.



Each issue, this section will contain some notes about the programs and coverages that we offer that we think you should know about.

Proper Storm Preparation – Part II

During a catastrophic storm, you are often forced to decide whether or not to evacuate or stay where you are. Here are some things to remember whichever course of action you choose.

Should you need to evacuate, be sure to bring along your *Disaster Supply Kit* that we described in our last issue along with important documents such as personal identification and your insurance policy. It is always preferable to leave well in advance of the storm strike, and, if at all possible, during the daylight hours to facilitate travel.

If you decide to ride out the storm at home, fill your bathtub with water for non-drinking related needs. Also, unplug any small appliances to

reduce the risk of short circuits and the resultant fires. If the storm brings with it a lot of wind, be sure to stay away from windows and doors to further reduce the chances of accidental injury.

Since large storms are also usually accompanied by a loss of power, be sure to turn off lights and appliances to prevent a power overload once electricity is restored. Also, keep refrigerator and freezer doors closed to allow as much retention of cold as possible. Finally, if possible, use flashlights instead of candles for lighting to minimize any chance of accidental fires.

Next issue, we will conclude our series with a look at what to do once the storm has passed.



Things to Ponder

Where do forest rangers go to "get away from it all?"

If Jimmy cracks corn and no one cares, why is there a song about him?

If you are addicted to dancing, do you have to go through a 12-step program?

If olive oil comes from olives, and corn oil comes from corn, where does baby oil come from?

Why are they called stairs inside but steps outside?

If love is blind, how can we believe in love at first sight?

Why do toasters even have a setting that burns the toast to a horrible crisp?

Why does Goofy stand erect while Pluto remains on all fours? They're both dogs!

If Wile E Coyote had enough money for all the Acme products, why didn't he just buy dinner?

Where in the nursery rhyme does it say Humpty Dumpty is an egg?

Why do fat chance and slim chance mean the same thing?

If you try to fail, and succeed, which have you done?

If you drove at the speed of light, would your headlights work?

If you shop at a general store, will they allow you to buy anything specific?

What did tornadoes sound like before trains were invented?

Does a tanker truck full of helium weigh more full or empty?



Ways to Save on Your Auto Insurance

Most people complain about the cost of their auto insurance—hardly surprising, given that a typical policy can cost hundreds or even thousands of dollars a year. So how can you lower your premium and save yourself money? Here are some suggestions on how you can reduce your automobile insurance costs. Obviously, depending upon your specific situation, some may be easier to implement than others, but we think are all worth considering:

■ Increase your deductible.

For many people, raising the deductible on their auto insurance is a good way to cut the cost of the policy. Sometimes you can reduce your annual premium by 10% or more if you increase your deductible from, say, \$300 to \$500 (or even \$1000). If you do this, however, make sure you have the financial resources to handle the larger deductible when the time comes. And, with the points system in Massachusetts, it is probably best to cover small claims yourself – this is especially true the more cars you insure.

■ Narrow the scope of your coverage.

One seemingly obvious solution is to eliminate certain types of coverage from the policy. For example, if you drive an older car worth less than \$1,000, it may be cost-effective to drop full collision and take Limited Collision instead. That way, you will have coverage if the accident is someone else's fault. Choosing Comprehensive with \$1000 as the deductible will not apply to glass coverage. The rationale behind narrowing your scope is that even if the vehicle were severely damaged in an accident, the amount the insurer would pay for its repair or replacement

would be relatively small. In some cases, the amount you'd receive might not even cover the costs of the premiums and the deductible.

■ Drive less.

If you drive less than a certain number of miles in a year (7,500), you may qualify for a low-mileage discount. If you commute to work and use public transportation instead of driving, you are also eligible for a discount. And when you go away on vacation, fly or take the train.

■ Drive more carefully.

You are eligible for a price break on your policy if you maintain a clean driving record for a specified period (usually three years). A clean driving record generally means no accidents, no serious moving violations, no drunk driving convictions, etc., during that period. The best way to qualify for the applicable discount is to drive carefully and defensively at all times.

■ Have safety/anti-theft devices installed.

You will receive discounts on your insurance if your car is equipped with safety options like airbags, and has anti-theft devices such as car alarms and tracking systems (e.g., Lojack) because they reduce the chances of your car being stolen or vandalized.

■ Avoid surcharges.

Each surcharge point costs you \$100, with running red lights being the #1 violation recorded in Massachusetts. Our worst claim (largest settlement) was as the result of running a red light and people being injured.

Changes Are Coming

The Surcharge or Point System is being overhauled to make Massachusetts more like other states. Final details are still being determined – we will have updated information for you in our next issue.

Customer Comment From a Claims' Survey

“I was very impressed with the service at Stanton Insurance. Patrick was polite, caring and helpful when he took care of my claim, and he even made a follow up call to check on the process.” ”

