

THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

Volume 4, Issue 1

Dear Valued Customer,



Charles W. Gibson
President

As a Clemson alumnus and father of a Syracuse graduate, I have been accustomed to saying "Go orange." However, with the environment becoming such an important factor in our daily lives, it's time to "Go green." I am sure you know that when citizens act collectively, they can make a significant difference. We must act together now to help save our environment and resources and to put an end to global warming.

To help you "go green", we have included a checklist in this edition of *The Advisor*. However, you can help us by requesting that your copy of *The Advisor* be e-mailed to you. Please send your e-mail request to info@delandgibson.com.

Besides providing suggestions on how to conserve and be environmentally friendly, the checklist includes some web sites for obtaining more information. Please take a moment to read the checklist and employ as many of the measures as possible. It is critical that we do everything we can to help save our planet.

Another important article in this edition of *The Advisor* addresses changes at the Massachusetts Registry of Motor Vehicles (RMV). The RMV is no longer notifying operators when their driver's licenses expire and will suspend driver's licenses and registrations

of people who owe money to the state Department of Revenue. We are also informing you about changes regarding accident surcharge appeals.

On a lighter note, test your memory and play the first-ever Deland, Gibson Newsletter Challenge. The first four customers who e-mail us the correct answers will win a gas card. While prices at the pump have declined, we still need help these days with meeting expenses, so a gas card will come in handy.

If you are happy with Deland, Gibson, then tell your family, friends, neighbors, co-workers and anyone else you know about us. Our account representatives and insurance agents will provide them with the same stellar service you are accustomed to receiving.

If you have any questions about the topics we cover in this newsletter, I encourage you to contact me personally or to get in touch with your agent. Also, we want to hear about any topics or issues you would like us to cover in future editions of *The Advisor*.

In addition, remember to GO GREEN!

Sincerely,
Charles W. Gibson
President

GOING GREEN WILL MAKE YOU AN ENERGY CHAMPION

Deland, Gibson encourages our clients to "Go green". To assist you, here are some suggestions from a green checklist.

- Fix or donate broken furniture rather than sending it to the landfill. Remember that organizations such as St. Vincent DePaul and My Brother's Keeper, among others, accept donated furniture and used equipment, and offer free pickup.

- Collect and recycle batteries, especially rechargeable batteries. You can locate drop-off sites by going to www.rbcc.org.
- Donate old cell phones for reuse. For more information, go to www.collectivegood.com.
- Compost food waste outdoors or indoors. You can learn how by going to www.chicagorecycling.org or by calling your local Department of Public Works.

- Recycle packing peanuts by calling 800.828.2214 to find the nearest drop-off location.
- Turn on power-save modes on equipment and appliances.



Continued on page 2



THE KNOWLEDGEABLE
AGENTS AT DELAND,
GIBSON CAN EXPLAIN THE
DIFFERENCE BETWEEN TERM,
WHOLE, UNIVERSAL AND
VARIABLE LIFE INSURANCE
AND WHICH KIND OF POLICY
BEST MEETS YOUR NEEDS.

REGISTRY OF MOTOR VEHICLE AND ACCIDENT SURCHARGE CHANGES

As of November, the Massachusetts Registry of Motor Vehicles (RMV) stopped mailing driver's license renewal applications or reminders, making it the responsibility of Bay State drivers to remember to renew their driver's licenses before they expire.



So please make sure you check and note when your license expires.

licenses and/or registrations will be suspended 10 days from the date of letter. There will be a 10-day grace period or driver's may face suspensions after the 10 days, if they fail to clear the tax obligation. There will be a \$100 license reinstatement and/or \$50 registration reinstatement fee.

Payment of the reinstatement fee is in addition to any costs associated with clearing the issue with DOR.

Customers with suspensions or pending suspensions due to delinquent taxes must resolve the matter by contacting the DOR's Collections Bureau at 617.887.6400.

Effective April 1, 2009, the decision of accident fault will be determined by your insurance carrier per the Insurance Commissioner. Your auto insurance carrier will continue to send surcharge notices when they determine you are at fault in an accident. However, you will no longer be able to appeal the accident surcharge with the Board of Appeals. If you do not agree with your insurance carrier, you will need to discuss it with the individual noted on the surcharge appeal notice.

EMPLOYEE NEWS



Dan McDonald has joined the agency as an account executive. He has over 10 years of insurance experience. Prior to his new position at Deland, Gibson, he worked in the industry as a claims representative and as an account manager. A resident of Walpole, he enjoys participating in sports.

If you are stopped by a police officer, or you are in an automobile accident while operating a motor vehicle with an invalid license, you can be cited and will face the related penalties.

Under another new policy, legislation requires the RMV to suspend the driver's licenses and vehicle registrations of drivers who owe the state Department of Revenue (DOR) money.

Suspension notices will be issued and drivers will receive a letter stating their



WE MAKE LIFE INSURANCE EASY TO UNDERSTAND

Having trouble deciding what type of life insurance to purchase? Then you should talk to one of the knowledgeable agents at Deland, Gibson. Our agents can explain the difference between term, whole, universal and variable life insurance and which kind of policy best meets your needs.

Here is a brief explanation of each type of policy:

Term life – This is the most inexpensive form of insurance because there are no cash values or dividends. Term policies are purchased for a specific period of time such as 10, 15, 20 or 30 years. If the insured passes away during that time period, the insured's beneficiary is paid the dollar value of the policy.

Whole life – As the name suggests, a whole life policy or "permanent" insurance is protection for the insured's entire life. Premiums, which insurance

companies invest, stay the same during the life of the policy. There are cash values and some companies pay policyholders' dividends. The cost is higher, but more effective in estate planning.

Universal life – A universal life policy is another form of "permanent insurance," but allows for more flexibility and is more of an investment vehicle. Increased contributions may be necessary if the investment interest assumptions are not met. This is another great vehicle to provide valuable coverage as well as a living benefit.

Variable life – A variable policy offers more investment options than a universal life policy. The insured has the ability to select the investment options.

For more information about Deland, Gibson's life insurance policies, just give us a call at 781.237.1515.



ASK THE AGENT

DEBRA BOUDREAU

Senior Vice President and Personal Lines Manager

Q. Do homeowners or renters insurance policies cover expensive gifts I received over the holidays?

A. The short answer is probably not. That is why you should talk with your agent to find out if it is necessary to increase your policy coverage or obtain a separate policy to insure valuable gifts such as jewelry and electronics. Deland, Gibson recommends:

- Insuring jewelry and other expensive items with a floater or endorsement if additional coverage is needed.
- Obtaining store receipts or written appraisals and keeping them with your records to ensure proper replacement value.
- Storing valuables in a secure location such as a safe deposit box.
- Keeping an updated video or digital camera inventory of your possessions in your home and in at least one off-site location.

If you have any questions or need more information, email Debra at dboudreau@delandgibson.com.



CHARITY BEGINS AT THE OFFICE

Deland, Gibson and our employees contributed over \$1,100 to three needy families over the Holidays. These funds come from our Jeans for Charity Fridays every other week.

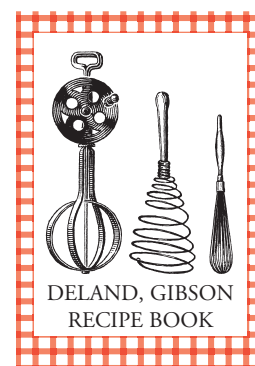
Also, several of our employees participated in the Jimmy Fund Walk in September. They raised over \$8,000 in contributions.



Susan McCall, one of our employees, participated as a volunteer at The Hole in The Wall Gang Camp fundraising gala in September. This organization was founded by the late Paul Newman. It serves over 15,000 seriously ill children annually through either their Hospital Outreach program or at their camp.



DELAND, GIBSON COOKBOOK



We are excited to announce that we will be developing a cookbook of our employees' and customers' favorite recipes. Once complete, we will have it available to you

on our web site. We will also be printing copies that will be available at our reception desk, if you visit our office.

Please email info@delandgibson.com if you wish to submit one of your favorite recipes!



DELAND, GIBSON ADDS AUTO INSURANCE CARRIERS

Deland, Gibson is pleased to announce that Vermont Mutual and AIG have been added to our complement of automobile insurance carriers, increasing the options we have to save our clients money and provide them with the top-notch service for which we are known. For more information about automobile or other types of insurance, call us at 781.237.1515 or go to www.delandgibson.com.



PUT YOUR MEMORY TO THE TEST

Participate in the Deland, Gibson Newsletter Challenge. Be one of the first four customers to e-mail us back at info@delandgibson.com with the correct answers to the following questions and you will win a **\$25 GAS CARD**. The questions are based on information in the Fall edition of *The Advisor*. The Challenge will be a regular Advisor feature, so pay attention to each edition.

1. Who was featured in the Employee Spotlight in the fall newsletter and what is his/her position?
2. By what percentage can Energy Star products reduce your energy bills?
3. What is the least amount of feet that should be between an electric space heater and anything that can burn?
4. Do traditional liability policies protect businesses from Internet-based exposures?
5. Who writes the letter from the president in each issue of *The Advisor*?

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Office Hours

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AIG
Andover Companies
Commerce
Norfolk & Dedham
OneBeacon
Plymouth Rock
Quincy Mutual
Travelers
Vermont Mutual

Deland, Gibson provides coverage from the majority of the top Massachusetts auto insurance companies:

Letter from Charles W. Gibson • Going Green Will Make You An Energy Champion • Employee News • Registry of Motor Vehicle and Accident Surcharge Changes • We Make Life Insurance Easy To Understand • Ask the Agent • Charity Begins at the Office

IN THIS ISSUE

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