



James B. Famme  
President

110 King Street East, Oshawa, ON L1H 1B6 • Phone: 905-576-6400  
Toll Free: 1-877-727-0757 • Fax: 905-576-1367  
email: wbwhite@wbwhite.com • web: www.wbwhite.com

# W.B. WHITE INSURANCE & FINANCIAL SERVICES

News and Tips to Make Your Life Easier and Safer for our friends and clients

## Inside This Issue ...

**How You Handle Money Now Affects Your Insurance Rates...Page 1**

**Beat The High Gas Prices With These 9 Tips...Page 2**

**Are YOU The Client of the Month? See Page 2 to find out if you won!**

**Fireplace Safety Tips: Be aware of the ways to burn wood safely ...On Page 3**

\*\*\*\*\*

## How To Protect Your Bank Account From Fraud And Identity Theft

It seems there's always something new to talk about with identity theft.

But here are some solid tips for protecting your "old-fashioned" checking account and stopping criminals from using your checks to gather too much personal info.

1. Never have your social insurance number printed on your checks. You can add it later if you need to.
2. The next time you order checks, have your first name – printed on the checks. A thief won't know how you sign your checks, but your bank will.
3. When you pay a credit card bill, don't write your entire account number on the check. The credit card company only needs the

## How Your "Financial Responsibility" Could Impact What You Pay For Insurance

At its foundation, insurance pricing is quite simple. Insurance companies are concerned about risk of future loss. Low risk means low prices. High risk means high prices.



Jason Famme  
Account Executive

In the real world, things get complicated because companies use so many difference factors to predict risk. These "risk predictors" are based on the statistical analysis of large groups of people sharing the same characteristics.

For example, statistics show that drivers with speeding tickets are more likely to have accidents than drivers without. Drivers with tickets represent greater risk and, therefore, pay more for auto insurance.

Similarly, statistics also show that home owners with recent claims are more likely to have additional claims before home owners with no previous claims have their first. Therefore, home owners with prior claims experience represent higher risk and pay more for home insurance.

It's all factual statistics. And every kind of insurance – auto, home, life, etc. – uses some set of risk factors to determine eligibility and price.

Naturally, insurance companies are constantly trying to improve their ability to predict risk of future loss. The better they get at it, the more competitive they can be ... offering lower prices to people who are statistically least likely to have future claims and charging more for people who are statistically more likely to have future claims.

## How you Handle Money Become A Risk Predictor

To that end, most insurance companies in the United States (92% according to a recent industry report) have recently added another "risk predicting factor" to their analysis of auto, home and other personal lines of insurance ... It's the level of financial responsibility you demonstrate. This trend is starting to make its way in Canada.

Why have they done this? Because statistical analysis shows a connection between financial responsibility and insurance claims. And, predicting risk is all about statistics.

Oversimplified ... a statistical analysis of financial responsibility shows that people who pay their bills on time and have good credit tend to have fewer claims and smaller losses – for both auto and home policies.



Working in partnership with:



Pilot Insurance Company

- Aviva
- Dominion of Canada
- Farmers' Mutual (Lindsay)
- ING

- Kingsway General
- Optimum Frontier
- Royal & sun Alliance
- York Fire & Casualty

last four digits. They know the rest of the number.

**A Tasty Barbeque**

Here are some tips for keeping meat, poultry and fish nice and juicy when grilling:

- When marinating the marinade should completely surround the food.
- The best cut for grilling beef steaks is a full one inch thick. For fish one to one and a half inches. Otherwise, they dry out too fast.
- Use tongs to turn meat. A fork punches holes and allows natural juices to escape.
- It's usually best to turn meat only once. Close the grill lid for greater doneness.

**Air Bag Alert!**

Here's a driving precaution for you. If you have a driver's side airbag, make sure you drive with your hands on the "wheel part" of the steering wheel and not in the middle.

Severe injuries have occurred when airbags deploy on drivers with their hands in the middle of the wheel ... not just to the hands, but to the face when the power of the airbag pushes the hands into the face! Please be careful.

**Rid Your Bathroom Of Mildew ...**

Mildew is a fungus that leaves behind a musty, sour-like odor. It grows on pretty much any surface. Here's how to stop its growth.

- Turn on the bathroom fan to keep the humidity down. No fan? Try a dehumidifier, air conditioner or open window. If it's cold, the heater will help. The idea is to dry out the bathroom quickly.

At the other end of the spectrum, people who demonstrate the worst financial responsibility also tend to have the worst claims experience.

Therefore, people who demonstrate the best financial responsibility represent lower risk and will tend to get lower insurance rates than average. And people who demonstrate poor financial responsibility represent higher risk could end up paying more for insurance.

The direct impact your history of financial responsibility could have on your insurance rates could vary from company to company and situation to situation. but the lesson is clear ... if you pay your bills on time and maintain a good credit history, you will most likely reap the benefits of lower insurance prices, too.

**Are You The Client of the Month?**

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

For outstanding work telling others about our brokerage, this month we honor **Stan Czarnuch** as our Client of the Month!

Stan will receive a gift certificate from us in recognition of this honour.

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

**9 Tips To Save Money On Gasoline!**

Guess what? Many of the same techniques that save gas also save lives!

- Slow Down and Cruise – It may be fun to drive fast. But your gas gauge will move down faster, too. Keep a constant speed, and use cruise control and/or overdrive if you have them. 55 mph is a lot more fuel-efficient than 65 or 75..
- Easy Does It – Quick starts and stops waste fuel, aren't exactly good for your vehicle in the long term, and cause accidents.
- Get A Tune Up – Fuel efficiency suffers when a car isn't running well.
- Replace Air Filters – Dirty air filters can reduce gas mileage up to 10%
- Inflate Tires Properly – Low tire pressure hurts gas mileage. High tire pressure is dangerous. Check your tire pressure regularly and keep it just right. Plus, make sure your wheels are properly aligned.
- Use a Lower Octane – If you have engine knock, you may need a higher octane fuel. But most cars are fine on regular. Check your owner's manual if you're not sure. And pay attention to performance.
- Combine Errands – Avoid a lot of short trips by combining errands into one.

**Free Report**

"Liability Coverage.....what you should know about what's not covered with Umbrella Insurance! "  
Call 905-576-6400 or e-mail us at [wbwhite@wbwhite.com](mailto:wbwhite@wbwhite.com) now to receive your free copy!

- Keep it clean. Mildew grows on body oils and soap scum trapped on surfaces. And don't forget the shower curtain.
- Wipe down the shower and bath to help remove moisture.
- Hang wet towels, washcloths, clothing and anything that can collect moisture.
- Repaint your bathroom with mildew-proof paint.
- Some people swear that applying car wax to a clean tub and shower keeps things mildew-proof for up to a year. Just watch your step!
- Spray surfaces with vinegar after showering. Vinegar kills mold bacteria before mildew has a chance to get started.
- For hard-to-reach corners, dip cotton balls in bleach and let them sit on the mildew for 15 – 20 minutes. Remove and rinse.

## Tell Others About Us And Win a Prize

Thanks to all our clients who graciously referred their family, friends and associates to our brokerage. We build our brokerage on your positive comments. This month, we honor:

### Andrew Bruce

who spread the word of our brokerage and brought us new clients. For this referral, we present Andrew with a "dinner for two" gift certificate.

Thank you, *Andrew*.

Next month's referral business prize winner could be you. Just mention W.B. White to a friend, relative, colleague, whomever. Thank you in advance.

- Travel During Off Times – The less time you spend in traffic, the better your gas mileage. If you can, try to run errands when the roads are less congested.
- Find a Buddy and Carpool – Leave one of those cars at home and split the cost of gas. Find another buddy and save even more!

## Fireplace Safety Tips

With fall around the corner what could be a more natural way to make a fire than by burning wood? A wood-burning fireplace or stove presents not only comfort, but also certain responsibilities. Be aware of the ways to burn wood safely.



Pat Dalsey  
Account Executive

- Never use wet or unseasoned wood. The steam generated by burning wet or green wood helps create creosote, a tar-like substance that can build up in your flue. Creosote can be ignited by heat, and start a flash fire that can crack your masonry or spread to the roof.
- Burn only wood that has been split, dried, and seasoned for 6-12 months. Along with being safer, dry wood also ignites faster and is 25 percent more efficient.
- Place a screen in front of the fireplace, to prevent embers or sparks from escaping onto the rug or furniture.
- Have a pair of heat-proof gloves and the right fireplace implements ready in case you have to pick up a red-hot ember that has fallen out of the fireplace.
- Avoid over-damping or smothering a wood fire, which reduces the burning temperature and increases emissions.
- Dispose of wood ashes in a metal can only Embers can still ignite a flame even hours after the fire has died out.
- Install an extra smoke alarm in a room adjacent to the fireplace to detect excessive smoke escaping into the home, as well as a general-purpose fire extinguisher near the fireplace.
- Install a flue-gas thermometer to tell you if your fireplace operations are within the safety limits.
- While many people like the smell of smoking wood, smoke is not a normal byproduct of wood burning. In fact, smoke contains toxic chemical that are dangerous to breathe. Some cause of smoke: inadequate venting to the outside, chimney blockages, competition for air in the house (i.e. exhaust fans are in operation), and an insufficiently hot fire. If smoke is spilling into the house, call a professional to diagnose and correct the problem.

### Free Report

"The different kinds of life insurance policies...what they're good for, when to use which one".  
Call 905-576-6400 or e-mail us at [wwhite@wwhite.com](mailto:wwhite@wwhite.com) now to receive your free copy!

*Pearl of Wisdom*

"Whether you think that you can, or that you can't, you are usually right."  
~ Henry Ford (1863 - 1947)



## A Not-So-Trivial Pursuit

Every quarter, W.B. White sponsors a Trivia Contest and offers you a chance to win valuable prizes, one of which is NOT a million dollars. Test your knowledge! Just two correct (or nearly correct) answers and you could be this quarter's winner. The entry that comes closest to the correct answers to the following question will be the winner. If more than one person has the exact answer to the first part, the one who comes closest to the correct answer of the second question wins. If more than one person answers both questions correctly, the winner will be the person whose entry reached our office first. Write down your name and answers, and then fax — (905) 576-1367 — or send — 110 King Street East, Oshawa, ON. L1H 1B6 — or e-mail — [wbwhite@wbwhite.com](mailto:wbwhite@wbwhite.com) this page. Good luck!

**QUESTION:** Britain's present royal family was originally named Saxe-Coburg and Gotha. The name was changed in 1917, during WWI because of German connotations. The name Windsor was suggested by one of the staff. At the same time the Battenberg family name of the cousins to the Windsors was changed into what name?

Your Name: \_\_\_\_\_ Your Answer: \_\_\_\_\_

P.S. The answer to the previous question: Recently, Congress limited the protection of former presidents and their spouses (elected after January 1, 1997) to how many years?

Answer: *Congratulations to Colleen Corner who guessed the right answer of 10.*

**Remember:** Proper insurance protection requires constant vigilance. Did you know that 37% of unpaid claims result from perilous **GAPS** in insurance coverage? Be sure to let us know whenever changes arise in your life (new car, adding on to your house, etc.).

*Note: Providing your e-mail address will help us deliver important information to you about your protection.*

### Our clients say it best...

"W.B. White Insurance have looked after my home, cottage and car insurance for over 50 years. Any claims I have had have been promptly looked after to my satisfaction. I strongly recommend W.B. White to any person seeking advice and satisfaction for their insurance needs.

Dr. A.E. (Ted) Johnson, Oshawa, ON

Chartered Member  
**NSBCE**  
National Society of Brokers for  
Consumer Education