



CONSUMER AWARENESS ADVISOR

News and Tips to Make Your Life Easier, Safer and Happier!

For Friends and Clients of the Salmeri Insurance Agency

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Concerned About the Negative Side Effects of Oral Pain Relievers?

Ever taken ibuprofen or some other oral pain medication for joint pain or a back or shoulder ache, but then been concerned about the potential side effects? Numerous studies have shown that over time, they cause stomach problems, indigestion and bleeding ulcers.

If you have concerns about these possible side effects, a viable alternative is to use a topical Ibuprofen cream like Ibunex that is used directly on the site of the injury instead.

One .2 gram pump contains 10 milligrams of Ibuprofen, 4 milligrams of Glucosamine, 4 milligrams of Chondroitin, 5 milligrams of MSM and 5 milligrams of Bromelain. Ibuprofen has been proven to reduce the swelling and inflammation. Ibuprofen has also been shown to work synergistically with other ingredients to start the rehabilitation process.

For more information about Ibynex log on to www.coreproductslaboratories.com

Alternative Heat Source Warms Homes and Hearts

Winter is here and with it cooler temperatures. Contractors are gearing up to help homeowners renovate their heating systems for a more efficient, comfortable and cozy winter. Many situations, such as the age of your home and the heat source you have, call for creative heating solutions.

For homes that need an upgrade to heat more efficiently, an alternative type of heating element may be necessary. This was the situation with the Park Avenue project, an old house that was refurbished by Third Way Network, a non-profit organization that develops housing for low-income families in Minneapolis, Minn.

"We went into the old house to re-engineer the space into a three bedroom, two bathroom apartment to suit a mom and her three children. Part of it was a basement space that didn't have any heat and the bid for a hot water heating system was \$14,000," explains Michael Keeler, director of operations for Third Way Network. "We needed another option and I had heard about radiant heat cables. I contacted Orbit Radiant Heating and the company provided us with everything we needed to put in the radiant heating system."

Nexans radiant electric cables are 1/4-inch thick in diameter, up to three times thicker in diameter than similar products significantly increasing the system's durability, and have a patented splice so the wire blends in with the cable for simplified installation and safer operation. The cables use electricity to warm the floor's surface and then the heat radiates into the rest of the room. There are no cold drafts, no blowing air, which means less dust, and because it heats more efficiently, it uses less energy.

"We installed the cable throughout the apartment," says Keeler. "When kids come into a home that's warm and comfortable after living in a shelter for a few years, it makes a big difference. Orbit helped us provide this for them."

Orbit provides electric radiant indoor and outdoor heating systems for almost any surface including tile, hardwood, laminate and carpet. Or, you can install it outside to help manage snow and ice on concrete, brick, pavers or asphalt as a safety precaution. Nexans cables can also be installed on roofs and gutters to promote ice melting.

For more information, visit www.orbitmfg.com



7 Tips for Holiday Entertaining



How can you reconcile your busy schedule and still entertain with style and grace? Follow these timesaving tips that will make hosting sit-down dinners and cocktail parties easier.

1. Take advice from the army: Have a plan of attack. That means making notes. Jot a list of things to do and post it on a kitchen cupboard or the refrigerator. Strike off each task as it's accomplished.
2. Set the table before your guests arrive -- it will make them feel expected and welcome and saves you last-minute stress.
3. To minimize mess and allow more time to mingle, prepare any garnishes ahead of time and wash up whatever you can as you go. Foods that keep well can be made beforehand, placed in serving containers and then reheated, if necessary, in the microwave when needed.
4. Make sure the dishwasher, garbage can and recycle bin are empty before company arrives.
5. Prioritize. If you enjoy making pies but hate making salad dressing, buy a bottle of dressing and devote your time to pastry. The party will still be a success and you'll have more fun.
6. Cheat if you like. Buy the dessert, buy frozen appetizers, buy it all! Just be sure it tastes great. If some or all of the food is bought it should at least be as good as homemade. And remember; don't apologize for buying the food.
7. If you don't have fresh flowers for a centerpiece, fake it. A cluster of interesting collectibles, a pretty non-scented candle, the dessert or a selection of cheeses to be served after dinner can make an impressive centerpiece.

Remember to enjoy yourself and everyone else will too!

Business People: How To Get More From Your Marketing And Advertising Investment

Your business is important to me, because without your success I don't have my company! With that in mind, I thought I'd pass on some basic marketing and advertising tips. I summarized these from an excellent book called *How to Write a Good Advertisement*, by Victor O. Schwab.

- A Headline – Advertisements and sales letters should have headlines. Your company name is not a headline. The headline must capture the reader's attention and convey a compelling reason for them to start reading the ad. A compelling reason means there's something in it for them to read your ad. What primary benefit will they get from you?
- Personal Appeal - Remember, people are bombarded all day long with information. Your ad needs to immediately appeal to their personal gain to get them to read it. You do that with a compelling headline.
- Explain benefits, not just features. A feature is something a product or service does. A benefit is what the buyer gets from it. For example, a 'hard candy coating' is a product feature. But ... 'so the candy doesn't melt in your hand' is a benefit. M&Ms became a huge success by conveying this simple benefit directly to the prospect.
- Do your best to explain the benefit of each of your products or service features provides to the prospect. You'll get a much better response if you do. Be different. Try not to have your advertising look like everybody else's. Stand out and get attention – and then apply these other tips to make the sale.
- Guarantees – If you offer a guarantee, say it proudly. People are skeptical. Take their risk away, and they'll be much more likely to buy from you.
- Testimonials – What someone else says about you is a thousand times more effective than what you say about yourself. Get testimonials from your existing good clients and use them in your ads and sales letters. Let your prospects see what your happy clients have to say.
- Be sure to tell the reader exactly what to do. This is called the “Call to action.” Prospects must be led. If you want them to call you, say so directly. For example, "Call Now!"
- Don't leave anything to chance in your advertising. Give the reader clear reasons why they should do business with you and then tell them exactly what to do next.

What a perfect time to launch a new marketing campaign and with these easy to use guidelines you'll be reaping the benefits in no time!



Thank You! Thank You!

Thanks to all of 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!

Ed & Sharon Bruno

Richard & Linda Farnsworth

Dario & Josephine Giampaoli

Ray & Maria Giampaoli

Ken & Lamerna Mari

Mike & Vikie Masellis

Greg & Kara Parle

Atwater Tile

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 **Mike Masellis** as our Client of the Month!

Mike and a guest will be enjoying **dinner for two**. Thanks for your continued business!

(Who's next? Hint...it could be you! Check out next month's newsletter!)

The Reason for the Season

Dear Friends,

Regardless of how you choose to celebrate December's holidays, please remember to give back to your community. Check your local paper or look online to find an organization needing volunteers, or perhaps you can help by donating toys or food. Whatever you are able to do, we are sure it will be appreciated by those in need.

Be good to one another and have a happy and healthy New Year!

Warmest Regards from the Salmeri Insurance Agency

A Not-So-Trivial Pursuit

This month **we are** sponsoring a Trivia Contest and offering you a chance to win **a great prize!**

Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax -- (209) 722-6721-- or mail -- 505 West 18th Street, Merced CA, 95340 -- this page. Good luck!

What building is pictured on the back of a \$100 bill?

Your Name _____

Your Answer _____

Want to sponsor next month's Trivial Pursuit?

Call Marketing Manager Michelle Salmeri at (209) 722-8020, and we'll promote your business for free!
Just donate the prize to be given away to next month's winner and you could be welcoming new customers just in time for the New Year!



Salmeri Traditional Karate

"Seek Perfection of Character."
"Seek Perfection of Character."

Headquarters:
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Salmeri is a member of ISKA, AAKF, ITKF

I think a man does what he can, until his destiny is revealed.

-Nathan Algren, The Last Samurai

From Salmeri Insurance Agency

HOLIDAYS!
HAPPY