



Dorchester Insurance Brokers Ltd.

“Big enough to serve you, small enough to care”

DIB NEWSLETTER June 2011

The warm weather is finally here! ‘The first day of spring is one thing, and the first spring day is another. The difference between them is sometimes as great as a month.’ ~ Quote by Henry Van Dyke. I think it was more than a month this year!

As always, feel free to provide your comments by sending an e-mail to info@dorchesterinsurance.ca.

Do you ‘Like’ us?

Please visit ‘Dorchester Insurance Brokers Ltd’ on Facebook and click on ‘Like’. For every new ‘like’, we will donate \$2 to the Dorchester Food Bank. Please help us support this worthy local cause!

Just click on the link below:



Be a Safety Savvy Host this Summer!



Inviting guests to your home adds more responsibility for the homeowner than just entertaining your visitors.

Hosting friends and family also means you're liable for any accidents that may happen to your guests during their stay on your property.

"Summer get-togethers can be great ways to reconnect with family and friends and create lasting memories," said Wayne Ross, insurance expert at Aviva Canada. "It's important however, that you take accountability as the host to look out for your guests' safety to ensure accidents are prevented both on and off your property."

To better prepare for being a savvy summer host, Ross offers these tips:

- **Serve smart:** If you provide alcohol to someone who injures themselves or someone else, either at your house or on their way home, you could be liable. Arrange for a safe ride home, sufficient overnight parking, and don't make alcohol the focus of the event.
- **Swim safely:** If your guests are over to beat the heat in your pool, take safety precautions. Ensure children are wearing life jackets, keep lifesaving equipment handy, and never allow anyone to enter the pool after consuming alcohol.

With these tips in mind, you should be set to send out invites for your summer celebration.

Your Personal Health Insurance and Financial Planning Needs

A reminder that we have partnered with Dorchester resident Heidi Mettler of Investors Group to provide you with the following:

Personal Health Insurance

- Life
- Disability
- Critical Illness
- Long Term Care
- Personal Health Care

Financial Planning

- Mutual Funds
- Segregated Funds
- Managed Asset Program
- RRSP's, RRIF's, RESP's, TFSA's
- GIC's, Annuities

Please contact Heidi Mettler by phone at 519-679-8993 or send her an e-mail at Heidi.Mettler@investorsgroup.com.

Tips for Driving Safely through a Construction Zone

Pay Attention! Share the Road with Work Crews

Speeding is Dangerous and Costly

To keep Ontario's roads among the safest in North America, please observe the lower speed limit and watch for highway workers. Ontario laws double speeding fines in construction zones when workers are present, as follows:



Km/h over posted speed limit	Fines for speeding in construction zones	Demerit points
10 km/h	\$ 60	0 points
20 km/h	\$ 180	3 points
30 km/h	\$ 420	4 points
40 km/h	\$ 560	4 points
50 km/h	\$ 975	6 points

You can also be fined up to \$500 and three demerit points for not obeying the sign of the traffic control person.

Click on the following link for more tips:

<http://www.mto.gov.on.ca/english/traveller/constructionzone.shtml>



For more Information, Construction Zones Reports are published weekly listing construction sites. Visit:

<http://www.roadinfo.mto.gov.on.ca/english/traveller/construction/index.shtml>



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- Jet Drive Boats
- Small Runabouts
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- All types of recreational fishing boats, including bass boats
- High Performance
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- Large Yachts

No Boat is too large...No boat is too small...and no boat too unique.

Call us at 519-268-3535 for a free quote!

Recipe of the Month



Oma's Rhubarb Cake

Rhubarb is baked into a delicious streusel-topped coffee cake.

Ingredients

1 cup white sugar
1 teaspoon baking soda
1/2 teaspoon salt
2 cups all-purpose flour
2 eggs, beaten
1 cup sour cream
4 cups diced rhubarb

1 cup white sugar
1/4 cup butter, softened
1/4 cup all-purpose flour
3/4 tsp ground cinnamon

Directions

1. Preheat the oven to 350 degrees F (175 degrees C). Grease and flour a 9x13 inch baking dish.
2. In a large bowl, stir together 1 cup sugar, baking soda, salt and 2 cups flour. Stir in the eggs and sour cream until smooth, then fold in the rhubarb. Pour into the prepared dish and spread evenly. In a smaller bowl, stir together the remaining 1 cup sugar and butter until smooth. Stir in 1/4 cup flour and cinnamon until the mixture is crumbly.
3. Bake in the preheated oven until a toothpick inserted in the center comes out clean, about 45 minutes.

Option: Use 1/2 cup white sugar & 1/2 cup brown sugar for topping (or all brown sugar)

Notes:

- We are proud to sponsor the Dorchester RAM RODEO weekend on June 11 & 12. Come out to the Dorchester Fairgrounds and enjoy the festivities, including Barrel Horse competition, Ram Rodeo Tour performance, free activities for kids and a special performance by London's own Genevieve Fisher!

- The Donnybrook Fiddle & Step Dance Competition will take place on the Civic Long Weekend at the Dorchester Fairgrounds. We are also proud to sponsor this local event.
- We are open until 7pm every Monday for your convenience.
- A reminder that we are now located at 4101 Hamilton Road, across from Village Ford.
- We are expanding our driveway behind the office on Ann St. to provide additional client parking. Parking is also available in front on Hamilton Road as well as on Ann St. (Please do not park in Dr. Kiddie's parking lot as those spots are reserved for their patients.)
- If you know of anyone, including family, friends, and neighbours who could benefit from our services, we would appreciate a referral from you. The greatest compliment you can give us is to tell others about us!

If you do not wish to receive this e-newsletter, please send an e-mail to info@dorchesterinsurance.ca.