



SPOTLIGHT

New Law Requires Carbon Monoxide Detectors

Under new legislation signed into law last week by Governor Mitt Romney, Massachusetts has become the ninth state in the U.S. to require carbon monoxide detectors for residential dwellings. The measure, which was supported by the Massachusetts Association of REALTORS®, will take effect in early 2006 and applies to single- and multifamily housing units, as well as large complexes like hotels, motels and college dormitories.

As stipulated by law, housing units that have enclosed parking or equipment such as boilers, furnaces or hot water heaters powered by gas, coal, oil or wood will be required to have a

working CO detector as of March 31, 2006 . In most residences, compliance with the law will simply require installation of a battery-powered or plug-in detector. However, hard-wired detectors will be mandated for large buildings with multiple units and other special cases. These properties will have until January 1, 2007 to comply with the law.

Enforcement of the carbon monoxide detector law, like the state's smoke detector law, will be carried out by local fire departments during home inspections prior to the sale or transfer of property.

Point of Interest

We are pleased to announce that we have recently been certified as a **Woman Owned Business Enterprise** with the **State Office of Minority and Women Business Assistance (SOMWBA)**. SOMWBA is an agency within the Commonwealth of Massachusetts that helps to promote the development of business enterprises and non-profit organizations owned or operated by minorities and women.

Petronelli joins the Sylvia Group.

The Sylvia Group is pleased to announce two recent appointments to their Financial Services & Benefits Department:

Paul Nicholas Petronelli has joined the team as an Account Executive. She is a graduate of the University of the Pacific in Stockton, CA. She has ten years of experience working as a personal financial representative. She is licensed with the National Association Security Dealers with series 6 and 63 licenses. She also is licensed in Life, Accident and Health and is appointed to sell annuities. She resides in New Bedford with her son and is actively involved in community service as a member of

Leadership Soutcoast, a life member of NAACP of New Bedford, a member of the Martha Briggs Educational Club and Treatment on Demand. Deirdre also serves as a Big Sister Mentor and is a board member with the Cecil Milton Lopes III Foundation, Inc. Against Violence.

Mark McCarron is an Account Executive specializing in group benefits. He has his Associates' Degree in Business from Northeast University and has over twenty years of industry experience concentrating his expertise in the group medical, life and disability arenas. He has experience as a Senior Consultant providing risk analysis of medical, dental, medical stop loss and ancillary benefits. Additionally, his industry experience includes working as a Senior Underwriter and a National Accounts Risk Manager. Mark is a Licensed Life Accident and Health broker and is pursuing his Property and Casualty license as well. Mark resides in Holbrook with his wife, Kathleen, and two children. He is the former Chairman of the Holbrook Board of Assessors and has a long history of community involvement in the Holbrook Little League, serving as President of the League from 1998—2004.

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We Want to Hear from You...

The Sylvia Group is dedicated to providing you with current insurance industry news. E-mail us your address and the topics you are most interested in. We will send you pertinent updates as we receive industry news.
customers1st@sylviainsurance.com

Making a Difference..... Together

In September, A Walecka & Son arranged for one of their large tractor trailer trucks to be driven to Pearl, Mississippi loaded with items for the many victims of Hurricane Katrina. Items such as clothing, household items, blankets and toiletries were donated by our employees, our clients, our friends, our families and others in our community.

The Gateway Rescue Mission is a facility in Mississippi that has been working very hard to help the survivors rebuild their lives. They recently sent a letter to us and were very appreciative for all we did to help

them with their mission and the survivors were thankful what all we did to help them rebuild their lives.

The success of this effort was contingent upon people's generosity of time, energy and physical goods. In particular, we would like to recognize A. Walecka & Son , Advanced Eye Centers, Barbara & Ed Glicksman, Friendly Fruit , Furniture City, the Massachusetts Maritime Academy, the New Bedford Jaycees and the West Hill Neighbors for their contributions and assistance.

This is a great example of how we

How Long Ago Was Your Last Financial Physical?

The Sylvia Group of Insurance Agencies announces a partnership with The Householder Group, Estate and Retirement Specialists ("THG"), an independent financial planning firm. Robert M. Burkarth III, CPA, CLU, ChFC is the Regional Vice President of THG here in the South Coast of Massachusetts. He manages the Dartmouth office and lends his experience to Sylvia clients. Bob has over 23 years experience in tax, insurance, investment, business and estate planning.

The Householder Group ("THG") is an independent, national financial planning and investment firm that provides services and advice in five main areas: estate planning, dealing with both the distribution and taxation of an estate, protection planning, focusing on preserving assets from creditors or unforeseen circumstances like a long-term illness, and three related, but separate, areas: cash flow or retirement planning, income tax planning and investments. Bob's advice includes strategies to minimize income taxes along with helping clients understand how their investment assets, like a 401(k) plan or other savings, are structured, so that they understand what they have and are comfortable with the risks.

The Householder Group is another, among a long list, of value-added services for Sylvia Group clients. THG's approach fits in well with The Sylvia Group's client philosophy in that the client's needs come first – the objective is to focus knowledge and experience for their benefit. To find out more, read the interview between Maureen Sylvia Armstrong and Bob posted on the Sylvia Group website, or call Kristine Arsenault at (508) 995-4080 to set an appointment for a complimentary consultation.

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