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Owner

For Friends and Customers of The Speegle Agency

December 2017

# Insurance Insider™

*"News and Tips to Make Your Life Easier, Safer and Happier"*

## Hello!

This issue of *"Insurance Insider"* is being sent to you courtesy of

### The Speegle Agency

It is our way of saying that you're important and that we truly value your business.

**Our Goal Is Your Complete Satisfaction!**

Save Up To  
**37% MORE!**

By Combining ALL of  
YOUR Insurance

### Our Insurance Agency Products:

- Home Insurance
- Auto Insurance
- Motorcycle Insurance
- Personal Umbrella
- Boat Insurance
- Landlords Insurance
- Renters Insurance
- Condo Insurance
- Motor Home Insurance
- Flood Insurance
- Secondary Residence
- ATV Insurance
- Antique Vehicles
- Commercial Auto
- Business Insurance
- Life Insurance
- Cancer Insurance
- Long-Term Care Insurance
- Disability Insurance

## Happy Holidays & Thank You!



I wanted to take this opportunity to thank you for your continued support of our agency in 2017.

As this year comes to a close, we are looking forward to 2018 and continuing to help you and your family stay informed and insured in the upcoming year and beyond.

**Did you know?...**Over your lifetime, you can save thousands of dollars on your insurance premiums by completing an insurance policy review annually.

Insurance policy reviews can save you big on uncovered claims by filling in gaps in your protection you may not have known were there.

Call our office to schedule your yearly Insurance Policy Review. One of our professional staff will sit down with or call you to review your policy. Each of our licensed agents are well trained to help you with your insurance needs and ensure your safety and security.

There is nothing worse than having to tell a client they won't be covered because of a small gap in their insurance protection which could have been prevented by a quick policy review.

Our clients are our **FIRST priority** and are like family to us.

**Our #1 Goal is complete customer satisfaction and service you can trust.**

We are here to answer any insurance questions you may have, handle any and all claims quickly and efficiently, and ensure your complete satisfaction.

Please contact our office at any time with questions or even just to say "Hi".

We are here to help!

Again, thank you for your support of our agency in the past year and in the future.

**From our family to yours, wishing you a Happy Holidays and a Happy New Year!**

*Thank you*

# DECEMBER

## Holiday Season Fun Facts

Here in the United States there are many cultures and religions that celebrate during the holiday season. Here are the histories of a few of the most popularly celebrated holidays:

- **Christmas**, coming from humble beginnings, has evolved into arguably the largest annual celebration in the world.

Christians celebrate the birth of Jesus on December 25th. The familiar Nativity scene refers to the biblical story. Christians believe Jesus is the son of God, sent to Earth to wipe clean the sins of mankind.

Over time, Christmas celebrations adopted many of other traditions such as the Christmas tree, Santa Claus, and giving gifts.

- **Hanukkah** is an eight-day Jewish holiday commemorating the rededication of the Holy Temple in Jerusalem after the Jews' victory over the Hellenist Syrians in 165 B.C.E. It begins every year on the 25th day of the month of Kislev, which falls between late November and late December.

Hanukkah is observed in Jewish homes by lighting the eight candles on the menorah each night of the holiday, one on the first night, two on the second night, etc. Other well-known Hanukkah festivities include playing dreidel and eating oil based foods such as doughnuts and latkes.

- **Kwanzaa** is a growing tradition, created in 1966. It is a 7 day festival that celebrates African and African American culture and history, taking place from December 26th to January 1st.

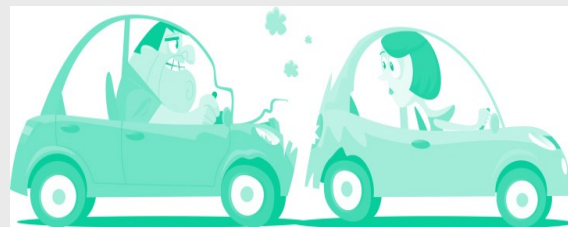
The observance encourages African-American families to re-explore and strengthen their heritage, and do special things for each other. Like Hannukah, a candle is lit every day during the seven days of Kwanzaa. The candles represent: Unity, Self-determination, Responsibility, Economics, Purpose, Creativity, and Faith.

## Don't Panic.. Tips if a Car Accident Happens this Holiday Season

As your Insurance Agent, one thing I've noticed that surprises me is that many people don't know what to do if they are involved in an automobile accident. This struck me the other day when I was out eating lunch with a friend and he told me about seeing a car accident the day before. In this case, the at-fault driver drove away, leaving the victim and her damaged vehicle in the middle of the road without assistance. I realized that many of you probably would not know what to do in this situation, so here are some tips.

Use these tips to help in case you find yourself in a fender bender:

- Help or get help for injured people first.
- Warn other motorists (use flares, hazard lights.)
- Call 911 to contact the police and stay on the scene until the police arrive.
- Keep your auto insurance information in the glove compartment, including paper and a pen allowing you to provide the particulars of any accident. Also, remember that most cell phones have cameras now so you can easily document damage.
- Exchange names, addresses, driver's license and insurance information with the driver of the other car.
- Cooperate fully with law enforcement officers.
- Call your physician if you have any health concerns
- Report the accident promptly to your insurance agent to determine if you need to file a claim with your company or the other driver's insurance company



## Recipe of the Month— Cranberry-Chipotle Ham



*Serve this delicious baked cranberry-chipotle ham for your holiday dinner!*

*Prep 15 min Cook 2 hrs 30 min Servings 12*

*Enjoy!*

### What You'll Need

- 1 cooked smoked bone-in ham (10 to 12 lb)
- 1 cup whole berry cranberry sauce
- 2 tablespoons packed light brown sugar
- 2 tablespoons spicy brown mustard
- 1 to 2 chipotle chiles in adobo sauce (from 7 -oz can), finely chopped
- 1/4 teaspoon chipotle chile pepper powder
- Fresh cranberries, if desired
- Fresh rosemary sprigs, if desired
- Orange wedges, if desired

### Directions

1. Move oven rack to lowest position. Heat oven to 325°F. Line roasting pan with foil.
2. Remove skin from ham; trim fat to 1/4-inch thickness. Make shallow cuts in fat at 1-inch intervals in diamond pattern. Place ham in pan.
3. In medium bowl, stir together cranberry sauce, brown sugar, mustard, chiles and chile pepper powder. Brush mixture on ham. Insert ovenproof meat thermometer so tip is in thickest part of meat and does not touch bone or rest in fat.
4. Bake 1 hour 30 minutes to 2 hours, brushing with pan juices every 30 minutes, or until thermometer reads at least 140°F. Cover loosely with foil; let stand 10 to 15 minutes for easier carving. Garnish with cranberries, rosemary and oranges.

## Keep Your Holiday Travel Stress-Free

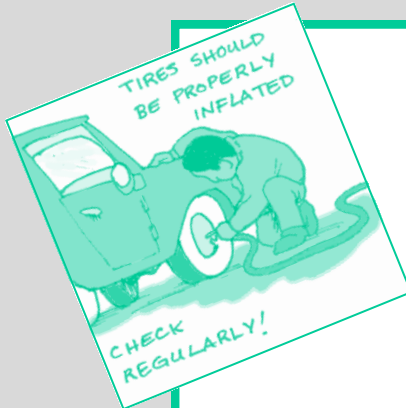
The end of the year and the busy holiday season are popular times for traveling in the family car.

Whether you're going on a much needed end-of-year vacation or heading out to visit family, chances are you're one of the millions of Americans who will be on the road over the coming weeks.

As for me, I'll be spending as much time at home with my family as possible.

Traveling during the holidays is stressful enough without something going wrong on your vehicle.

**Before hitting the road, you can take several simple precautions to keep you and your family safe.**

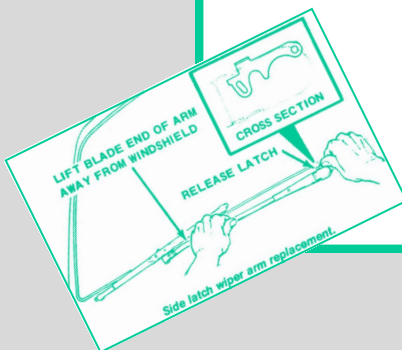


\* **Check Your Tires** - Tires are one of the most overlooked parts of a car. Under-inflated, over-inflated, worn down or misaligned tires can be extremely dangerous. Tire pressure fluctuates with cooling temperatures, so make sure you know what your normal tire pressure should be, then check it with a hand pressure gauge or ask the guys at the service shop to do it for you.

\* **Change Your Oil** - Oil is the lifeblood of your car. It keeps hardworking engine parts running clean, smooth, and cool. Oil change specialists suggest that you change your oil every 3,000 miles or every three months, whichever comes first.



\* **Replace Your Windshield Wipers** - When you're trying to defrost your windshield, windshield wipers can be a lifesaver. If your wipers are leaving visible streaks or take several passes to clear away light rain, they need to be replaced.



**For more information about car care and regular maintenance, visit <http://.auto.howstuffworks.com>.**

How Stuff Works is one of my favorites sites for tips like this because not only does it give you the tips you need, but it gives you the 'how' as well.

It's a neat site and definitely worth browsing if you're looking for entertainment online or just thirsting for knowledge about pretty much anything.

## Insurance Insider

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"Our Goal is YOUR Complete Satisfaction"



Happy Christmas, Kwanzaa, Hanukkah, New Year's,  
Chinese New Year, and more!

Whatever you celebrate, we want you to know that we  
are thankful to have you as a part of our agency family.

Your continued support of our agency means so much, and we want to  
say 'Thank You' again for another great year.

Our office will be closed **Monday, December 25th** and will  
reopen **Tuesday, December 26th**.

**We hope that you and your family have a very memorable  
and happy holiday season!**

### "For Friends and Clients of The Speegle Agency: News and Tips to Make Life Easier, Safer and Happier"



**Dan Speegle**  
Owner

Welcome to our VIP Customer newsletter for  
the month of December! We have a lot of  
great info for you this month, including info  
on happy holidays, traveling stress-free, a  
gummy recipe, plus a lot more! We hope you  
like the newsletter... be sure to let us know  
what you think!

- Dan Speegle

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### Holiday Safety

This is the most vulnerable time of  
the year!

It's the season for ID Theft and  
burglary!

So, to help you stay protected, I  
wanted to share with you a few  
holiday shopping safety tips:



- **Make sure to shop during daylight hours and always be aware of your surroundings**
- Secure your home. Set the alarm and lock your doors and windows while you are out shopping.
- **Making a list, checking it twice! Leave a list of all credit cards at home, just in case they are lost or stolen.**
- Lock your "Sleigh" and do not leave valuables in sight!
- **Pay attention to how you carry your wallet or purse to prevent their theft.**
- Be careful with social media. Checking in at different stores lets potential criminal know you are not at home.

***Here's to a safe Holiday Season!***