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For Friends and Customers of The Speegle Agency

December 2018

Insurance InsiderTM

"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!**



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 & Health Products:

- Life Insurance
- Cancer Insurance
- Long-Term Care Insurance
- Disability Insurance

The Gift of Giving



I absolutely love the holiday season... fun traditions, great food, and spending time with family and friends. I've enjoyed the few days of December we have had so far (mostly spent recovering from all that delicious Thanksgiving food!)

While many of us are still loosening our belts and already have visions of sugar plums dancing in our heads, many others, right here in our city, are worried about where their next meal is going to come from or trying to find a place to sleep tonight as the weather cools off more.

All the gift exchanges, Christmas sweater parties, and rich food are great – but they're not the real 'reason for the season' we're in now.

During this time of year while we are all looking back and expressing how thankful we are for the blessings in our lives, let us not forget that many are hurting here in our community.

It's important to remember that one of the biggest joys of the season is having an extra **opportunity to practice generosity**. There are many opportunities here in our community to give back, not only during this time of year but all year round as well.

This December, I want to challenge you to find a new way to give back or help others here in our town.

I know that we are all very busy this time of year, but even if we cannot give our time, we can donate food to fill tables, contribute money or clothes to help keep families warm through the winter, and more. There are opportunities every day to help those who are hurting here in our community.

Let us share the joy with others and remember to be thankful for all the blessings we have in our lives – I want you to know that you are one of mine!

***Wishing you and your family a happy,
safe holiday season!***

december

5 Wonderful Things About December:

- *Colder Weather.*

The best indicator that December has arrived is the weather. Northern states are getting snowfall by the end of November and the rest get "sweater weather".

- *Winter Break!*

Kids are out of school, the older ones are home for the holidays and everyone has some good old family togetherness.

- *Doing Nothing Around the Fire.*

When there is cold weather, there is usually a fire. Being able to just bask in the warmth to relax with a blanket and a good book is highly overlooked.

- *The Best Food.*

Winter specials such as hot chocolate, stews, and soups are always very tasty in the cold winter weather, and you simply cannot have a December without them.

- *The Holidays.*

December would not be as special as it is without Christmas, Hannukah, and every holiday that every family celebrates over the break. Gift giving warms the heart and seeing the looks on everyone's face when they wake up the morning of Christmas is priceless. It is the perfect ending to every single year.

Tips for Beating the "FEEL Bad" Blues this Winter

Even if you're not a big fan of winter like I am, it will soon arrive and we must face the consequences. With shorter days and falling temperatures, our bodies will need some adjusting to tackle the cool winter months ahead. Here are a few tips to help you stay healthy this winter:



- **Fight Against Tougher Skin** - Cold air and low humidity can dry and thicken your skin to help protect inside tissue, but can lead to chapped or cracked skin and lips. You should wear protective clothing and use moisturizer to avoid chapped hands and face. Consider shortening baths and showers and applying baby or mineral oil on skin afterward.
- **Fight Against Colds & the Flu** - Winter months are prime for colds and the flu to take hold of your body. Please make sure to get a flu shot each year. Also, wash your hands thoroughly and regularly, make sure you're eating a good, balanced diet, get plenty of fresh air and lots of sleep. These will all help build your resistance and keep you healthy!
- **Fight Against Weight Gain** - Holidays, high-carb comfort foods and hibernation mean weight gain. But you don't have to settle for it! Make your best effort to drink lots of water, eat more whole grains and a rainbow of vegetables, eat within an hour of waking, control portions and stay physically active.

What are your plans for staying healthy in 2019? Make sure that you are keeping these tips in mind to help you finish out 2018 healthy and in good spirits!

Recipe of the Month— Creamy Hot Cocoa



"It's old fashioned, it's comforting, it makes the kitchen smell wonderful and it's good for the soul."

What You'll Need

- 1/3 cup unsweetened cocoa powder
- 3/4 cup white sugar
- 1 pinch salt
- 1/3 cup boiling water
- 3/12 cups milk
- 3/4 teaspoon vanilla extract
- 1/2 cup half-and-half cream

Enjoy!

Directions

1. Combine the cocoa, sugar and pinch of salt in a saucepan. Blend in the boiling water. Bring this mixture to an easy boil while you stir. Simmer and stir for about 2 minutes. Watch that it doesn't scorch.
2. Stir in 3 1/2 cups of milk and heat until very hot, but do not boil! Remove from heat and add vanilla.
3. Divide between 4 mugs. Add the cream to the mugs of cocoa to cool it to drinking temperature.

Protect Yourself When Hosting a Party

Do you know who is liable if a holiday guest gets food poisoning, drives home drunk or gets hurt in your home? Very likely **YOU**.

Many of us host and attend holiday parties and most are unaware of the risks they are taking.

Party hosts need to understand their responsibilities when inviting people into their homes and serving food and drinks.



If you're hosting a holiday party, make sure you follow these important safety tips:

- **Do your homework.** When hosting a holiday party, look to the liability portion of your homeowners or renters insurance policy to protect you if you are sued and found liable for an accident.
- **Watch what you eat and feed others.** Even if food was prepared outside your home by a caterer, another guest or local deli, you could be held liable if someone becomes ill from consuming it on your property. Make sure that you check food and don't put anything out that you suspect may be under-cooked, spoiled or contaminated.
- **Know your state laws and statutes.** In many states, party hosts can be held liable if a guest is involved in an alcohol-related accident. Property owners who provide alcohol to minors may be held liable for any injuries these minors cause, whether it is to themselves, or to another person.
- **Mix up the activities, not just cocktails.** If the party centers on drinking, guests will likely drink more. Schedule entertainment or activities that do not involve alcohol. Provide safe, filling food for guests and alternatives to alcoholic beverages.
- **Party elsewhere.** Host your party at a restaurant or bar that has a liquor license, rather than in a home or office, to decrease your liability.
- **Call a cab, get a room or have a slumber party.** Arrange transportation or overnight accommodations for those who cannot or should not drive home.
- **Do not serve guests who are visibly intoxicated.** Stop serving alcohol at least one hour before the party is scheduled to end. Stay alert and always remember your responsibilities as a host.
- **Consider an umbrella policy.** Planning ahead and learning about what's involved in hosting a reception is the best defense. Purchasing a personal umbrella liability policy—providing \$1 million or more in additional coverage over the limit of a standard homeowners or renters policy—may be a prudent move for the frequent party host.



If you have any questions or would like to know more about a personal umbrella policy, or what your current policies cover, contact us.

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 **Tuesday, December 25th and will reopen Wednesday, December 26th.**

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

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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 gift giving, umbrella policies, 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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Keep Your Special Gifts Safe

Homeowners and renters insurance policies include coverage for personal items, but to be fully informed about the specific coverage of your policy, contact us.

Here are some things you need to know when making a big holiday purchase, such as expensive electronics, jewelry, and more:

- **Contact us immediately** - Let our office know as soon as you invest in your expensive gift. To properly insure gifts, consider purchasing additional coverage.
- **Keep a copy of the store receipt** - You will need to forward a copy of the receipt to us so that we know the current retail value of the item. Keep a copy for yourself and include it in your home inventory.
- **Add the item to your home inventory** - Everyone should have an up-to-date inventory of their personal possessions. Be sure you are updating your home inventory as you make big purchases so that you are fully protected.

Make sure that your gift is properly protected before you give... Call our office to make sure you are fully covered!