



# SAFETY, SECURITY & YOU

*News and Tips to Make Your Life Easier, Safer and Happier!  
For Friends and Clients of Affordable Insurance Group*



## 5 Quick & Easy Ways To Declutter Your Life

**1. Quick-sort your mail.** Take 20 seconds to sort mail into one of five categories: 1) Important (like bills to pay), 2) To File (statements, insurance policies to file), 3) Not Mine (mail for others), 4) To Read (magazines and catalogs), and 5) Junk.

You know what to do with the junk – trash or recycle it all. Don't give it a second thought because more is already on the way. If it doesn't have a first-class stamp, it's probably junk. Also trash all of the outer envelopes and inserts that come with statements and bills. This will reduce the volume of paper by about 75%. Better yet, sign up to get paperless bills and statements and eliminate the paper altogether!

Create a place to put your incoming mail until you are ready to sort it – a basket or bin perhaps or **stackable organizer**. Use the top basket as a temporary storage place for unsorted mail and label the other baskets for mail you deem "Important," "To File" and "Your Spouse's Name" if applicable. Or just use labeled folders that you keep together in a **vertical organizer**. Take items "to read" to the place you are most likely to read them – your nightstand, favorite chair, or briefcase.

**2. Do the dinner dishes.** It's tempting to leave those dirty dinner dishes until tomorrow, especially when you're so tired after a long day. But waking up to yesterday's unfinished business is a real issue with a lot of people, either delegate it to a child or

husband or just knock it out.

Sometimes we put off tasks we don't like doing because they appear to take forever. It's easier to get started when you know you will be done in just "x" minutes. Try it – time how long it takes to do the dishes, unload the dishwasher, make your bed, or vacuum your home. Then remind yourself how quickly you will be done if you start now.

**3. Clean out your pantry.** Now is a great time of year to donate (unopened) food you're not likely to eat because you don't like it, it's close to the expiration date, or you don't remember why you bought it in the first place.

Toss items to donate in a grocery bag and put them in your car to drop off at a food pantry. Then think about the five meals you make most often (or would if you had the ingredients on hand). What ingredients do you need to purchase to make those meals? Make a shopping list.

**4. Start a donation box.** The next time you try on a piece of clothing and decide not to wear it because you don't like how it fits, looks, or feels, drop it in your donation box. When the box gets full, bag up the contents and deliver them to the nearest clothing donation bin. You may want to consider setting up a family donation box for non-clothing items as well. Hint: You can use it as a strategy for little ones to put away their toys or you will put them away in the donation box!

**5. Make an appointment with yourself.** Carve out 15 to 30 minutes one day this week for a decluttering session. Record this appointment on your calendar and show up for it as you



### **Must Reads Enclosed In This Issue:**

- Winter Driving Tips...Pg. 2
- Insurance 101– Holiday Party Liability...Pg. 3
- Referral thanks...Pg. 3
- Insert... See Insert



~ AFFORDABLE INSURANCE GROUP ~

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**We want to thank the Following clients for sending their friends, family and neighbors to us.**

*Thank you!*

*Thank you!*

- Sharee Edwards
- Kathleen Kendall
- Richard Chavis
- Morgan Wood
- Andrzej Zalewski
- Johnny Huggins

*Thank you!*

*Thank you!*

## Driving in snow and ice

*If you must drive in winter weather, make sure your car is prepared with snow tires and that you know how to handle road conditions:*

- Decrease speed and leave plenty of room to stop
- Brake gently to avoid skidding; if wheels start to lock up, ease off brake
- Keep lights, windshield clean
- Use low gears to keep traction, especially on hills
- Be particularly careful on bridges, overpasses, infrequently traveled roads, which will freeze first

**Front wheel skid**

Steering direction

Understeer

**Get the grip back**

- Turn steering wheel farther to counteract understeer and re-establish adhesion
- Or: Simultaneously remove foot from brake or accelerator pedal, fully depress clutch, straighten steering; vehicle should regain traction

**Get the grip back**

- Remove foot from accelerator or brake and depress clutch; then steer in direction that the back of the vehicle is sliding (steer into the skid)
- Beware of correcting the steering too much as this may cause the vehicle to slide back in the opposite direction

**Rear wheel skid**

Oversteer

## We Also Insure



Auto



Home



Business



Life



RV



Boat



Watersport



Motorcycle

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## Insurance 101: You Could Be Liable if Guests Drink Too Much

Christmas parties are fun but they can also be a deadly time of increased drunk driving. Anyone hosting a party should take steps to limit their liquor liability and make sure they have the proper insurance, according to the Insurance Information Institute (I.I.I.).

Social host liability, the legal term for the criminal and civil responsibility of a person who furnishes liquor to a guest, can have a serious impact on party throwers. Social host liability laws vary widely from state to state. Some states do not impose any liability on social hosts. Others limit liability to injuries that occur on the host's premises. Some extend the host's liability if the person who was provided the alcohol is killed or injured, or kills or injures another person. Many states have laws that pertain specifically to furnishing alcohol to minors.

Most people are aware that serving alcohol to minors is illegal, yet a survey of young people shows that the most common sources of alcohol are from their own home or from persons over the age of 21 who purchase alcohol for them," said Loretta Worters, vice president with the I.I.I. "Depending on the jurisdiction, violations of social host laws can lead to civil or criminal fines, imprisonment and monetary damages awards."

Recently, some states ruled that anyone 16 or over throwing a party (typically while parents are away from the home) will now be held responsible.

Worters pointed out if you are throwing a party where alcohol is served, it is the hosts' responsibility to make sure that guests are capable of driving home safely. "You don't want to allow anyone who has been drinking to drive and possibly kill or injure themselves or others on the road."

### How to Protect Yourself—and Your Assets

If you plan to host a party and serve alcohol, the I.I.I. offers the following tips on how to have a successful and safe party:

- **Consider hiring a professional bartender or reliable friend to serve drinks.** This will discourage your friends from mixing their own drinks and help to keep track of the size and number of drinks they consume. Most bartenders are trained to recognize signs of intoxication and will limit consumption by partygoers who have had too much.
- **Be a responsible host.** Limiting your own alcohol intake will allow you to better determine if a guest is sober enough to drive at the end of the night.
- **Serve non-alcoholic beverages.** Always have soft drinks, juices and other non-alcoholic beverages available for those guests who are driving or choose not to drink.
- **Don't serve alcohol to minors. Period.** The legal drinking age in every state is 21 and, as a host, it is your responsibility to abide by it.
- **Don't force drinks on your guests or rush to refill their glasses when empty.** Be a smart host; focus on creating a fun environment and do not push alcohol on your guests.
- **Always serve food with alcohol.** It is proven that food can help counter the effects of alcohol.
- **Stop serving alcohol at least one hour before the party ends.** Serve only coffee, tea and non-alcoholic beverages toward the end of your party. As the host or hostess, it is your responsibility to help your guests get home safely, so limit the amount of alcohol served toward the end of the party as guests prepare to go home.
- **Speak to each of your guests before they leave the party.** If you think someone is unable to drive, call a cab and pay for it yourself, arrange a ride with a sober friend, drive your guest home, or encourage that person to stay over. This will protect your guest as well as other drivers on the road.

**Encourage all your guests to wear seatbelts as they drive home.** Studies show that seatbelts do save lives.



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# Happy Holidays!

It possesses the same full-bodied flavor of the toilet bowl, yet has a distinctive woody taste...



[www.Facebook.com/affordableinsurancegroup](http://www.Facebook.com/affordableinsurancegroup)

## AIG's "Tell Your Friends" Referral Program!

All you have to do to win is tell your friends to call us at 803-798-4499 or email us at [info@affordableinsgrp.com](mailto:info@affordableinsgrp.com) & request a free rate comparison on their...

### Home, Auto, Business or Life Policy!

Then you win a gift card (\$10.00 Subway gift card) for every referral you send over plus, a chance to win one of two, iPad Mini's we give away each year. (June & December)!



### Plus we are continuing our very popular refer yourself giveaway!

If you have a policy with another agent, send it over, let us give you a free rate comparison. You will not only win a free \$5.00 Subway gift card just for letting us take a look, you will also be entered in our Free iPad giveaway.

No purchase necessary, just tell them to call us for a free comparison and you win, it's that simple.



**Tell Everyone You Know!**

# New Year's Celebrations Around the World

N	O	I	S	E	P	J	A	T	C	I	T	O	K	P	L	A	T	E	S	E	L
R	O	A	Y	W	H	I	P	P	E	D	C	R	E	A	M	T	Y	A	E	R	N
G	S	S	M	I	N	E	R	C	R	A	A	M	G	R	A	P	E	S	R	I	D
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B	L	A	C	K	E	Y	E	D	P	E	A	S	G	L	T	E	T	A	C	N	R

TRADITIONS	CELEBRATIONS	FOOTBALL	MIDNIGHT	PARADES
BELLS	FIREWORKS	JANUARY	NOISE	SUITCASE
GRAPES	CLOCK	GOOD LUCK	COSTUME	DRAGON
HAPPINESS	NEW YEAR	PLATES	FAMILY	FRIENDS
DATE	SYMBOL	WHIPPED CREAM	BLACK EYED PEAS	RING CAKE



**The First Three People To Complete and Mail or Fax In  
This Puzzle Will Win a \$5.00 Subway Gift card From AIG!**

*(Please Note: You may only submit a correct puzzle and win every 6 months. Thanks!)*

Your Name: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**This Month's  
Referral Reward Drawing Winner !**

**"Kathleen Kendall"**

**A \$25.00 Gift Certificate to Olive Garden**



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