

Personal Lines Insights

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Provided by: RiskSOURCE Clark-Theders

Life

Budgeting for the Holidays

According to the American Psychological Association, financial problems are the leading cause of holiday stress. Proper planning and smart shopping techniques can help you enjoy the holiday season and stay within budget while finding something special for everyone on your list.

Consider the following tips for holiday budgeting:

- **Check your shopping list.** Make sure everyone you're shopping for needs a gift.
- **Track your spending.** Write down the maximum amount you're willing to spend for your entire list and track your budget as you shop.
- **Budget for additional expenses.** When planning your budget, remember there will be additional expenses associated with holiday decorating, traveling and hosting dinners or parties.
- **Buy in bulk.** Bulk shopping is often cheaper and it ensures you'll always have something small on hand for unexpected gifts.
- **Plan ahead.** When it comes to shopping for deals, searching for gifts early can increase your chances of finding good bargains. Pay attention to ads and promotions.
- **Give homemade gifts.** Homemade gifts can be a great alternative to shopping and the opportunities are endless.
- **Get a seasonal or part-time job.** Consider picking up a second job for extra spending cash, such as wrapping gifts at the local mall or working at one of your favorite retailers or restaurants.
- **Be realistic.** When shopping, ask yourself if you can really afford the things you're buying. Make sure you have the cash in your bank account to pay for gifts before purchasing them.
- **Use cash.** When shopping, leave your credit cards at home. Then, if you do not have the cash to pay for a gift, you won't be able to buy it.
- **Consider online shopping.** Many retailers waive shipping fees during the holidays and you can save money on gas by not having to travel.

Contact us today for more lifestyle tips.





Auto

Selecting Tires for Winter

In winter driving conditions, the chances of skidding or losing control of your vehicle increase. To stay safe on the road, it is important to select the right set of tires.

Consider the following guidance when selecting tires:

- **All-season tires**—These tires may be adequate in areas where temperatures typically remain above 40 degrees Fahrenheit.
- **All-weather tires**—These tires are suitable for areas with modest winters and limited snow and ice, but will not provide sufficient safety in more severe conditions.
- **Winter tires**—Also called snow tires, these should be used in areas where slippery roads and freezing temperatures are common.
- **Studded tires**—Studded tires are illegal in all 50 states. If you're planning to use studded tires for your vehicle, check your local laws and have the studs installed by a professional.

If you are using winter tires, make sure you install all four. Unmatched tires can cause skidding or loss of steering.

Contact us today for more auto safety tips.

Home

Reducing Winter Utility Bills

Colder weather often brings higher energy bills for homeowners. With colder, darker days and more time spent inside the house, some people find powering their homes in winter is even more expensive than during the summer. Though it may be tempting to simply lower the temperature on a thermostat, there are several ways to lower your utility bill while staying warm and cozy.

Consider these tips to reduce your monthly utility bills in the winter:

- Look for and seal any areas where heat may be escaping from your home, especially around windows and doors.
- Use a programmable thermostat to automatically lower the temperature when you are away from home.
- Check the temperature setting of your water heater and insulate it to prevent heat loss.
- Ensure that your vents and radiators are not blocked. This will allow warm air to circulate through your home freely.
- Open window curtains and blinds during the day to let the sunlight warm your home, and close them at night to keep the heat from escaping.
- Check your furnace filter and replace it if dirty.
- Have all HVAC systems inspected by a professional before winter and repair any leaky ductwork.
- Shut doors and close vents to rooms that you are not using. Doing so will allow you to heat the rooms that are in use more efficiently.
- Close the damper when the fireplace is not in use.

There are other small ways that energy can be saved to reduce bills year-round. Consider taking shorter showers, fixing leaky faucets, using energy-efficient LEDs instead of incandescent light bulbs and unplugging electronics when they are not in use.

Contact us today for further home guidance.