



**auto** solutions

## Teach Teenagers How To Drive In Winter

Remember your first time driving in the snow? It was probably scary and thrilling all at the same time. It is important to teach your teenager how to properly drive in wet winter weather. Your youth will be on the roads with you and others and they need to know how to handle the conditions.

**Some tips on what information to pass on to your teen:**

**Slow Down-** First and foremost tell the teenager that when the roads get wet with snow, slush or ice they need to slow down. Driving slowly will allow them to get to their destination safely. Slowing their pace down will allow them time to react if the car begins to slip and slide or if a car near them skids into their path.

**Leave Stopping Distance-** Driving slowly also means the teen should have plenty of stopping room. Drive leaving enough room to stop suddenly if the conditions call for it. Remind the teen that with snow or ice the car will not react like it would on dry pavement. It will take longer for the car to come to a complete stop.

**What To Do In A Skid-** Explain in detail the different reactions a car might have in the different winter conditions. Especially explain that because the tires cannot grip the road sufficiently in ice or snow the car might begin to skid. If this occurs they should take their foot off of both the brake and accelerator and try to steer through the skid. As the car comes back into control they should be able to apply the brake and stop the car.

Find a vacant lot with plenty of room for your teen to make a few mistakes in the snow or ice and not harm the car or anything outside of it.

**business** solutions

## Don't let an office party end up on the rocks

Many companies use holidays as times for social gatherings with employees and their families. If alcohol is part of the bill of fare at the office party or picnic, employers need to be especially conscious about state laws that define their legal responsibility —even when attendance is voluntary.

In addition, the Department of Labor lists several tips for employers who host office celebrations. The recommendations range from planning an alcohol-free event, such as a carnival, to designating office-party managers who are responsible for making sure the company's alcohol-use policy is well-known and promoted. Party plans could include a provision for alternate transportation in case anyone imbibes too much.



Only time sobers people from the effects of alcohol. Stop providing alcohol well before the end of the party. Always offer non-alcoholic beverages in the lineup of liquid refreshments. Serve food dishes rich in starch and protein since they can slow the absorption of alcohol into the blood stream.

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## Winterizing Your Car: 4 tips for winterizing your vehicle before Old Man Winter fills roads with snow and ice

Winter is right around the corner, and that means icy roads, snowdrifts and overall poor driving conditions. Taking the time to prepare your car for winter before the first freeze will save you a lot of trouble. Here are four tips for winterizing.

### 1. Check those fluids, especially antifreeze.

It keeps your car's engine, radiator and hoses from freezing. It also prevents engine corrosion.

### 2. Keep tires healthy

Fact: for every 10-degrees Fahrenheit change in temperature, your tire's inflation pressure will change by about 1 psi.

### 3. Charge your battery

Cold temperatures can cut the life of your battery in half, largely because it takes a lot more power to start your car when it is cold outside. And batteries don't give any notice before they decide to quit. If your vehicle battery is older than three years, have it tested at a certified automotive repair facility.

### 4. Prepare an emergency kit

Get an emergency kit together to store in the back of your car. It should contain jumper cables, tire chains, and a tool kit. Load up on a few pounds of kitty litter or sand in case you need to get out of a slippery situation, and keep an ice scraper and a shovel in the trunk.

Finally, stock up on items such as flares, flashlights, blankets and first aid supplies.



## Health Savings Accounts help taxpayers gain control of health care costs

Used to be, the only way for the average American to avoid taxes was to earn money in cash and stuff it in a mattress for safekeeping. Now, in what has been called "the most sweeping and beneficial changes in half a century", the federal government has come up with a completely legal method of tax avoidance that even earns interest. It's called an HSA or health savings account.

HSAs are special accounts owned by individuals that allow tax-advantaged contributions to pay for current and future medical expenses. They were created as part of the 2003 Medicare Prescription Drug, Improvement, and Modernization Act.

HSAs may be even better than an IRA from a tax perspective, since neither contributions nor withdrawals are taxed. Similar to IRAs, HSAs are owned by individuals and they are portable. Contributions to the accounts may be made by individuals and/or employers.

Out-of-pocket costs for deductibles, prescription drugs and even many over-the-counter medicines can be paid for using the funds in the HSA. The premise is that individuals managing their own care will make better decisions and shop around for the best value.

Individuals can get a health savings account through a financial institution such as a bank or credit union or sign up via their employer. Its companion, a high deductible health plan (HDHP), has to already exist to open the HSA. A qualified HDHP must have an annual deductible of at least \$1050 for self-only coverage or \$2100 for family coverage.

## Ask about **Safeco's new Optimum Package** for Auto Insurance

Optimum package includes a:

- Diminishing Collision Deductible (\$50 every 6 months if claim free, up to \$500)
- up to \$1000 of Emergency Expenses (meals, lodging, transportation)
- \$1000 for Personal Property in your vehicle due to theft
- Electronic Key Replacement if lost or stolen
- No depreciation on brake pads, tires and battery due to a collision
- No deductible if an Uninsured Motorist damages your vehicle
- \$3000 on Utility Trailers used for hauling, that you rent or borrow.

# Snowmobile **Tips While You're Out** Making Tracks

When you're anxious to get out there and make tracks after a new snowfall, the last thing you want to worry about is your snowmobile insurance. So get the right coverage now. A friendly Stonebraker McQuary Insurance agent can help you protect your investment with important standard and optional coverages.

Riding a snowmobile can be fun and exciting, but it has risks. Fortunately, most of them can be avoided by following some simple safety tips each and every time you ride. Here are a few suggestions that will help keep you protected while you're out on the trail.

**Protective Gear.** Every time you ride, be sure to wear protective gear in case of an accident, and to keep you warm when you're out in wintry weather. Wear layers of clothing so you can add or remove layers depending on the weather conditions. A safety-certified helmet, warm gloves or mittens, a windproof outer layer and warm boots are your best bet for optimum protection.



**Think ahead.** Plan for whatever could happen. Carry your owner's manual, an extra belt, extra spark plugs, a tow rope, a small tool kit, spare parts, a flashlight, a first-aid kit and a few survival items such as a space blanket, waterproof matches and a compass.

**Check it out.** Be sure to check that your snowmobile is running properly before hitting the trail. Check your owner's manual and your dealer to make sure that your machine is in top shape before you head out. Follow the recommended service schedule for your snowmobile and be sure to have all repairs made by an authorized service provider

## Winter Heating Tips For Saving Money

### Heating Bill Saving Tips:

1. Lower the thermostat a few degrees and dress warmer
2. Don't block floor registers, baseboards or radiators. Air must be able to circulate around them for maximum efficiency.
3. Seal the gaps and cracks where cold air can easily get in, and warm air escape.
4. Clean furnace or heating system filters
5. Reverse airflow from ceiling fans will help circulate the warm air around your whole room.
6. Unleash the beast. If your furnace seems to heat the whole basement, open the door going down to it. The



heat accumulating near it will rise and can help heat the living areas.

7. Heat from cooking. If you do any winter baking in the oven, always leave the oven door open while it cools down, to allow the heat to help keep you warm. Make sure children and pets are not in harms way.

8. Close the dampers to keep warm air from escaping from your chimney.

9. Cut the branches. Inspect your trees in the cool months and cut off

any branches that block the winter sun from getting into your windows.

life solutions

## Life Changes... So Should Your Policy

As your life changes, your life insurance coverage may need to change as well to adapt to your current needs. Some life changes that may require a policy "tune-up" include:

- You recently married or divorced.
- You have a new child or grandchild.
- Your health or your spouse's health has deteriorated.
- You are providing care or financial assistance to a parent.
- Your child or grandchild requires assistance or long-term care.
- You recently purchased a new home.
- You are planning for the education of a child or grandchild.
- You are concerned about retirement income.
- You have refinanced your home mortgage in the past six months.
- You or your spouse recently received an inheritance.

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—Richard Woodford, Clarkston

Laughter **Corner**

### Funny, **Real Life** Insurance Claims

"In an attempt to kill a fly, I drove into a telephone pole."

"The guy was all over the road. I had to swerve a number of times before I hit him."

"The indirect cause of the accident was a little guy in a small car with a big mouth."

"I told the police that I was not injured, but on removing my hat found that I had a fractured skull."



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