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## **JANUARY**

### *A message from Liberty Mutual Insurance*

From Dennis Goebel, Vice President, Liberty Mutual Insurance

#### **5 Helpful Hints for Driving in Winter Weather**

With cold weather comes the need to be extra careful on the road. Snow and ice on roads and reduced visibility from winter precipitation make driving potentially hazardous. Brush up on these winter driving safety tips to avoid trouble.

1. **Watch the weather.** One way that drivers can limit their winter travel risk is to plan trips for relatively good weather. Stay up to date on changing weather and traffic reports to anticipate and avoid stormy roadways.
2. **Slow down.** A little more caution makes a big difference when roads are slick. Slowing down by 5 mph or more will help limit your potential for damage in a collision. Keeping more car lengths between vehicles gives you more time for any sudden stops, too.

3. **Know your extra features.** The biggest example is anti-lock brakes. Where tapping brakes works for controlling skid in traditional braking, pumping ABS can be dangerous. Road safety experts advise that anti-lock brakes and other features are no substitute for safe stopping distances and reasonable speeds. Some experts also warn against using cruise control on slick roads.
4. **Condition your vehicle for winter.** If your state allows it, install tire chains or tire studs to add traction. No matter what state you're in, it's a good idea to keep tires at proper inflation. Also, be sure to remove troublesome ice from your windshield and windows, and big drifts of snow from the hood and roof.
5. **Stock a winter emergency kit.** In case you have to pull over during a storm, be prepared with a winter emergency kit. Recommended items include: flashlight and batteries, hand-warmers, blankets, drinking water, shovel and ice scraper, jumper cables, and emergency lights or flares.

These helpful tips can assist drivers in keeping themselves and others safe this winter.

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## **FEBRUARY**

*A message from Liberty Mutual Insurance*

From Dennis Goebel, Vice President, Liberty Mutual Insurance

### **Protect Your Valuables with Jewelry Insurance**

People sometimes forget about the importance of protecting their valuables. We have a few tips to help give you peace of mind about your jewelry.

Knowing how much personal property insurance coverage you have is a good place to start. Most of the time, you'll be covered up to a certain limit if, say, an engagement ring is stolen. But, with the average value of an engagement ring in the U.S. being around \$5,000, insurance policies may not cover the full value.

Your standard coverage may only cover part of the ring's cost, and there's usually no coverage if the ring is lost or damaged. Therefore, you may have to add additional coverage to insure the

full cost should you ever need to replace the ring. This is called scheduling property, which means you're increasing the amount of insurance coverage for an individual item.

If the ring or piece of jewelry is brand new, the receipt from the purchase can help determine the value. Prior insurance carrier declarations are also good documentation to have if the jewelry was previously insured. It's also a good idea to get a professional written jewelry appraisal done to make sure the item is insured at its correct value. This is especially true if the ring is an heirloom or was purchased a long time ago.

Because the value of jewelry changes over time, try to have an appraisal done every two to three years, and then update your policy accordingly. Once you have jewelry insurance, keep your current appraisal, policy information, and any documentation about the piece in a safe place should you ever need to make a claim.

Following these tips will keep your mind at ease knowing your sentimental pieces of jewelry are protected.

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## **MARCH**

*A message from Liberty Mutual Insurance*

From Dennis Goebel, Vice President, Liberty Mutual Insurance

### **Springtime Outdoor Safety and Maintenance Tips**

Before we can fully enjoy spring time, we may first need to clean up some of the damage caused by winter. You can prepare for the upcoming season with these spring home maintenance tips.

- **Lawn** – Once the danger of frost has passed, rake your grass and give it the first fertilization of the season. It will really spruce up your landscape.
- **Flowers** – If last year's flowers are long gone, plant early spring annuals. Or if your flower bed contains perennials, add mulch and fertilizer, which will encourage the plants to come back to life.

- **Trees** – Signs that trees require pruning include crossing, dead, or decayed branches or limbs. Perform simple pruning cuts yourself, but leave climbing trees and more extensive cutting to a certified arborist.
- **Siding and Roofing** – Check your siding and roofing for loose materials, chipped paint, and rot. Look for areas where caulking has weathered away, such as around the chimney. Call a roofing expert when necessary.
- **Deep Cracks** – Cracks in sidewalks and driveways can pose tripping hazards. Seal the cracks with concrete or mortar.
- **Standing Water** – Drain any areas where water collects and attracts mosquitoes or causes a backup.
- **Outdoor Home Lighting** – If you discover lighting that is not working despite changing light bulbs and checking the fuse box, you may have a short in the line caused by moisture, which will require the expertise of an electrician.

Complete these pre-spring home and lawn maintenance tasks, and your house will be as ready as you are for the pleasant days ahead.

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## APRIL

*A message from Liberty Mutual Insurance*

From Dennis Goebel, Vice President, Liberty Mutual Insurance

### Motorcycle Safety and Maintenance Tips

At the beginning of riding season, doing some routine motorcycle maintenance can help you ride happier, longer, and safer. Here are some tips to get your bike ready for the summer:

- **Inspect the tires.** Look for any punctures, slow flats, or other problems. Inflate tires to the proper PSI, as they may have lost air over the winter.
- **Make sure your bike is charged.** Batteries can often run out of power if they're left unused during the cold season. If you need to replace the battery, check your owner's manual to ensure you've selected the right type for your bike model.
- **Fill up with fresh gas.** Old gas can cause big problems. Stored gas can break down and corrode or clog systems, and can make it a lot harder (or impossible) to start an engine.

Drain the tank or use fuel stabilizer over the winter, and, if you can't start your bike in the spring, try adding some new gas.

- **Check fluids.** Check all of your bike's fluids—not just the gas. Brake fluid is a priority because, again, long-term storage can affect fluid levels. Changing the engine oil and filter at the beginning of the season is also a good idea.
- **Inspect your mirrors, lights, and windshield.** Be sure to check all of the parts that help you see what's around you when you're driving. Inspect mirrors and windshield areas for cracks or other damage, and ensure your lights are in working order.

These essential safety checks can protect you, and others, when you venture out to enjoy the new cycling season.

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## APRIL

*A message from Liberty Mutual Insurance*

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### **Affordable Baby-Proofing Tips for Your Home**

It's not always easy to keep your little ones safe around the house, but these simple baby-proofing tips can help. Better still, each one can be performed using everyday household objects.

- Worried about slamming doors and pinched fingers? Pool noodles make great door stoppers. Cut a 6-inch section from a pool noodle, then slice it lengthwise on one side. Slip it over the upper edge of your door, and you have a quiet door stopper.
- Keep your child from exploring surge protectors. First, cut a hole in the side of a plastic bin with a lid. Then, place the surge protector in the box and thread the wires and cords through the hole. Now seal the box with the lid to keep the surge protector out of reach.
- Rubber bracelets or thick hairbands make great child-proof cabinet locks. Loop one over cabinet knobs to keep the contents out of your baby's hands.

- Decals or stickers make glass doors more visible. Keep babies from crawling headfirst into a not-so-noticeable door by placing one (or more) on the glass.
- Bathe your child in a laundry basket in the tub. This not only prevents toys from floating away, it also keeps your baby in the same spot in the tub, minimizing head-bumps on the faucet.
- Cover the sharp edges of your hearths with foam pipe insulation. Keep it in place with duct tape to reduce head bumps.
- Tennis balls can soften sharp table corners. Cut small slices in old tennis balls and wedge them onto table corners to prevent bumps and bruises.

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## **MAY**

*A message from Liberty Mutual Insurance*

From Dennis Goebel, Vice President, Liberty Mutual Insurance Company

### **Tasks to Complete After You Get Married**

Getting married is one of the most exciting things you will do in your life. But after you say “I do,” there are certain tasks that most newlyweds need to take care of. Here are a few of them:

#### **Changing your name?**

If you’re changing your last name, you can make it official by applying for a new Social Security card with the updated information. You’ll need a certified copy of your marriage certificate displaying the raised seal and your new last name to get started on this process.

Next, go to the Department of Motor Vehicles to get a new driver's license. In most instances, you'll need to bring your old license, your marriage certificate, and your new Social Security card. Update your passport as soon as you can, too.

#### **Get your financial affairs in order.**

If you've changed your name, you'll need to go to the bank and put your new married name on all your accounts. You'll also need to order new checks, credit cards, and ATM cards. Again, don't forget to bring your marriage certificate, new Social Security card, and driver's license.

Getting married also means changes to how you file taxes. The IRS considers you married for the entire calendar year of your wedding, regardless of whether you married on January 1 or December 31. Have a discussion with your spouse about your options to file jointly or separately.

### **Plan for the long term.**

It's a good idea to plan ahead for the unexpected. Consider working with a lawyer to create a will, and be sure to update the designated beneficiary on your bank accounts, retirement accounts, and insurance policies.

This is also a good time to take stock of your insurance policies, and decide whether you need to make updates or purchase new coverage.

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## **JUNE**

*A message from Liberty Mutual Insurance*

From Dennis Goebel, Vice President, Liberty Mutual Insurance

### **Trash or Treasure: Advice from *Antiques Roadshow* Experts**

Everyone has that spot in their house, whether it's the attic, a closet, or the garage, where they've piled up old items that gather dust. We asked the expert appraisers from *Antiques Roadshow* to help identify the things that are worth keeping, and what's okay to clean out.

"Unfortunately there is a long list of items that people hold onto in basements or attics that do not retain much value," says [Sebastian Clarke](#), Specialist and Director of Estate Services at Rago Arts & Auction Center, and a featured expert on *Antiques Roadshow*.

#### **Silver, Carpets, and Toys**

Often things that are difficult to maintain in good condition are the pieces that lose value. For instance, silver-plate items will tarnish and deteriorate over time. Another thing that people save but can quickly lose value is carpets. If you are putting a carpet in storage, you should have it cleaned and professionally wrapped beforehand to prevent moisture damage. Lace and linens are also no longer as valuable as they once were, and quickly deteriorate if not preserved properly.

When it comes to old toys and collectibles, *Antiques Roadshow* expert [Phil Weiss](#) says their value can vary greatly. "In all cases, the value of common things that are saved is based on the time period they are from and the condition they're in; the same type of item can have widely varying prices. For example, if you find a mint-condition Barbie doll in the basement from the 1980s or 90s it might be worth under \$10, yet if you find a Barbie in the box from the 1950s it could be worth thousands. The same can be said for comic books and sports cards."

### **Unexpected Treasures**

Some items, though, can have an unexpected value and should be looked into before you throw or give them away. "I think it is fair to say that fine art (paintings, prints, posters, woodcuts, etc.) can have great potential for hidden value," says Clarke. Another item that typically retains value: sterling silver. "With the increased value of sterling silver on the commodities market, you may find that your not-so-attractive sterling silver flatware service from Grandma can be worth upwards of \$1,000!"

### **Determining Its Value**

So, how do you determine the value of a collectible or antique? The Internet is a wealth of knowledge to help determine value, but speaking to professional appraisers is the best way to do this.

If you think you have something of value, start by preserving its present condition. For example, if you have silver, do not wrap it in plastic, as the plastic will deteriorate and bond with the surface of the silver.

Most importantly, take the time to check each item before discarding it. Weiss explains, "I get a call every day from someone who describes a great item only to end the sentence with 'I did not know what it was worth so we threw it out.'"

Liberty Mutual Insurance is a proud sponsor of [Antiques Roadshow](#). To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call 1-888-710-5644 or visit [libertymutual.com/pioneers](http://libertymutual.com/pioneers).

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## **JUNE**

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### **Grilling Safety Tips for the Summer Cookout Season**

Outdoor grilling goes hand-in-hand with summertime fun. So it's easy to forget that open flames pose serious fire hazards. Here are a few grilling tips for keeping the flames under the burgers, where they belong.

**Keep the grilling area clear of hazards.** Make sure your grill ensure is at least 10 feet away from your home, garage, or any other building on your property. Keep it far from any flammable materials as well, including deck railings, overhanging branches, starter fluid, and spare liquid propane tanks.

**Maintain your gas grill's hoses.** Leaks in propane gas hoses are a leading cause of home fires. Check for leaks by using this simple test: open the gas supply valve, apply a 1:1 soap and water solution to the hose connection points, and then watch for bubbles. If you see some, you've got a leak. You should also routinely clean the tube that connects the control valve to the burner; just use a pipe cleaner or wire.

**Never leave a hot grill unattended.** If you're grilling out, you're probably hosting friends and family. So remember to focus on safety before entertaining. Never leave your grill unattended, and always make sure the lid of a gas grill is open while you light it.

**Clean grill after use.** While the grill's still warm, use a wire brush to scrub the cooking grid and wipe down the burners. If using a charcoal grill, allow the coals to cool completely, and then dispose of them in a metal trash can with a lid.

With these precautions in mind, you're sure to cook up some great summer memories.

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## **JULY**

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### **What to Do When Moving Into a New Home**

Moving into a new house is a major life change. After packing and unpacking your belongings, there's still a lot of work to be done. Follow this checklist for common tasks every new homeowner should do.

- **Change the locks.** The old owners have handed over the keys. But what about the extra copies they've made over the years? You'll never know who has access to your house, so arrange for a locksmith to update the locks.
- **Clean the house.** Deep-clean the carpets, appliances, bathrooms, and details such as moldings before you fully unpack in the space.
- **Forward the mail.** Visit the Post Office to set up mail forwarding so you don't miss any important bills or communications.
- **Update your address.** Notify all relevant companies of your new address so bills, checks, and other mail reaches you. Start with items like your bank accounts, credit card companies, and insurance providers. You should also update your car registration and license.
- **Do a walk through.** Familiarize yourself with the house. Make sure any appliances, fixtures, and fittings are in working order. Find out where your circuit breakers and water shut off valve are, so you can switch them off if necessary.
- **Sort out utilities.** Contact your cable, phone, electric, and gas companies to ensure that all utilities in your new home are transferred over or established as new accounts under your name.
- **Implement safety processes.** Post a list of emergency contact numbers where everyone can see it. Unpack items like your first aid kit and fire extinguisher, and ensure everyone in the household knows where they are.

Once you tackle this moving checklist, it's time to enjoy your new space!

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**AUGUST**

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### **What to Expect When Buying Your First Car**

When it comes to buying a new car, you can prepare, but you don't really know what you're doing until you do it. Here are some of the realities that face first-time car buyers.

**Negotiations can be tricky.** Many people are intimidated by the process of finding the best price. Research prices on similar makes and models beforehand, and know the fair value of the car you're interested in.

**Visit the DMV.** Another gritty reality of buying a car is visiting your local DMV office to get your registration in order. Check your local DMV website before you go to ensure you bring all necessary paperwork, identification, or forms.

**Get under the hood.** When you first get your new car, flip through the manual and learn the ins and outs of the car. Get acquainted with everything from pre-setting your radio stations to understanding where your windshield wiper switch is. Knowing how your car operates will help you in the long run.

**Organized paperwork isn't optional.** Keep the title, insurance info, registration, or other important paperwork organized and in a safe place—you'll need them in the future for inspections, registration, and other requirements.

**Your car needs a home.** If you don't have a designated driveway or garage, check with your local town ordinances to determine if you need a street parking permit.

**Listen to the weatherman.** Seasonal maintenance is important. In colder areas, you should think about snow tires, and be prepared with shovels and ice scrapers. In warm-weather locations, you may want to take measures to prevent engine or cooling system issues.

Spend a little time planning for all of these considerations and you'll be ready to enjoy your new set of wheels.

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## SEPTEMBER

*A message from Liberty Mutual Insurance*

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### 4 Tips for Renting Your First Apartment

Renting an apartment is typically one of your first big financial commitments. And, as with any major commitment, there are many factors to consider. For help, start with this beginner's apartment rental guide.

1. **Set a budget.** You'll need money for food, transportation, phone and Internet, and probably some savings for a rainy day—so determine a budget and allocate a portion of that for your rent.
2. **Find and inspect apartments.** Once you've determined your budget, it's time to find the available rental apartments in your area. When you visit, remember to check for the following:
  - Properly working plumbing and electricity—Turn on taps and light switches, flush toilets, and check under sinks for evidence of leaks.
  - Security features—Ensure doors and windows have secure frames and sturdy locks.
  - Routine maintenance issues—Inspect the floors, walls, and ceilings for damage or decay.
3. **Ask the right questions.** Your experience as a renter begins by asking the landlord key questions, including:
  - How much is the rent, and when is it due?
  - Are utilities included?
  - What is the policy on pets?
  - Is there parking available, and what are the costs associated with it?
  - Who is responsible for maintenance and common areas?
  - What security measures are in place?

If possible, you should also talk to some of the current tenants about what it's like to live in the building.

4. **Rent the apartment.** Once you find the perfect apartment, you need to fill out a rental application. If your application is approved and you pass the credit check, then it's time to sign a rental agreement (short term) or a lease (longer term). Don't forget to inventory everything in the apartment, such as existing appliances. Take photos to document the condition of each item.

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## OCTOBER

*A message from Liberty Mutual Insurance*

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### How to Create a Family Fire Escape Plan

According to the National Fire Protection Association, U.S. fire departments respond to a fire call every 23 seconds. Nobody expects it to happen to their home, but it might. Electrical wiring, fireplaces, candles, and clothes dryers are all potential fire risks.

Discussing fire safety could save the lives of your family members. Here are four steps to prepare your family for safe evacuation in the event of a fire:

1. **Hold a family meeting.** Discuss the danger of fire and create a family fire escape plan. Involving the whole family will ensure everyone feels safe and prepared.
2. **Select a meeting spot.** Every household needs an outdoor meeting location in case of fire. If everyone goes to the same place, you won't have to wonder whether someone is still in the house or located somewhere else outside. Your mailbox or a swing set may be good options.
3. **Use visuals.** Draw a map of your house and yard depicting each room and the different ways people could exit in case of fire.
4. **Role-play.** Walk through the steps each person should take during an evacuation. Show children how to get out of bed when they hear the smoke alarm; crawl with them through the room to stay below the smoke; show them how to test the doors before opening. If doors are warm, children should learn to use other routes to get out to the family meeting spot safely.

Discussing and practicing a home fire escape plan and teaching children what to do in case of an emergency will help your family feel prepared and safe.

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## NOVEMBER

*A message from Liberty Mutual Insurance*

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### **Easy Ways to Save on Energy Costs This Winter**

Cranking the heat in winter can make it hard to keep energy costs down. Try these quick tips and save on your home energy bills next winter:

- **Use the sun.** During the daytime, open curtains and blinds on the south side of your home to let in natural heat from sunlight. Retain the warmth by pulling the blinds and curtains before the sun goes down.
- **Replace furnace filters.** At the beginning of each heating season, replace furnace filters. If the season is particularly cold and the heater runs often, check the filter midway through the winter, too.
- **Add insulation.** Insulating your attic and crawlspaces can make a significant impact on the heat conservation abilities of your home. Insulating these spaces helps prevent the exchange of indoor and outdoor air.
- **Seal windows and doors.** Caulk around the edges of windows, and install weather stripping in the cracks and crevices around doors that are prone to drafts. Remember to check around outlet and switch plates on walls, as well as the seal around pipes, electrical conduits, and vents too.
- **Install a programmable thermostat.** Programmable thermostats allow you to pre-determine your heater settings so that the heater runs when people are in the home, but reduces temperatures—and the workload of your heating system—when you're not at home.
- **Reduce energy usage elsewhere.** Unplug common electronic devices that are not in use, including television sets, computers, microwaves, video game systems, and cell phone chargers. Additionally, make sure your refrigerator is running efficiently by ensuring that the seals on the doors are fitted and there are no leaks. You should also clean your fridge's condenser coils every six months.

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## DECEMBER

*A message from Liberty Mutual Insurance*

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### **Car Maintenance New Year's Resolutions**

It's time to start making New Year's resolutions for your car, truck, or SUV. Here are some of the best commitments you can make to keep your vehicle in better condition, enjoy a better ride, and even save a few dollars.

**Commit to organizing your paperwork.** Ever been flustered when stopped on the road and asked for your registration? Or had a heart-pounding moment when you couldn't find the title? Take the opportunity to collect all of your driver paperwork where you can easily find it. Keep everything organized in one folder, so you never scramble for those documents again.

**Clean out your vehicle.** If you're motoring around with dozens of pounds of unnecessary tools, books, and work-related materials and equipment, you're burning fuel needlessly. Cleaning out your car will maximize your miles per gallon and give you more room for the important stuff.

**Change the oil and air filter.** Oil changes tend to be on a per-mile basis, not an annual schedule, but many people procrastinate. Your New Year's car maintenance resolution could be to change filters more consistently, rather than scrambling to get an appointment each time your odometer rolls up.

**Give your car a tire checkup.** People often only think about their car's tires when something has gone wrong with them. Pay attention to your tires, especially during major weather changes like dropping temperatures in the winter. Measure tire pressure and check the tread on your tires regularly.

**Drive smarter, not harder.** Make a pledge for the New Year to accelerate slowly, stay below the optimal fuel-saver speed (50–60 mph), and get a lot more out of a gallon.

What resolutions are you making for your car in 2014?

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DECEMBER

*A message from Liberty Mutual Insurance*

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### **Home Improvement Resolutions for the New Year**

Improving things around your home can make your whole year happier and more comfortable. Here are a few do-it-yourself ideas to get your New Year's resolution list started.

**Focus on one room.** Resolve to fix up just one room this year and give it your total attention. It can be as easy as replacing one old piece of furniture or hanging up some new artwork. Even tackling small home maintenance projects like cleaning out one drawer or cabinet each weekend will add up to a feeling of accomplishment.

**Become more energy efficient with a programmable thermostat.** Installing a programmable thermostat will help you save money. Program it to automatically lower your house temperature by 5 to 10 degrees while you're out, and again at night when you're sleeping.

**Change your window treatments seasonally.** Switch your window treatments to heavier drapes during colder weather to provide insulation and energy efficiency. Use sheer or lightweight curtains when the weather is warmer to give the room a lighter feel and allow more airflow.

**Adorn your home with plants.** Houseplants can absorb toxic substances in the air and release oxygen, helping to purify your home. NASA has even studied house plants as a means of purifying the air in space stations.

**Commit to greening your home.** Take a walk around your house and survey for opportunities to "green" your space. Switch to energy-efficient compact fluorescent lights (CFL) bulbs, look for areas that are drafty and add installation or weather stripping, and set up a recycling station in your garage to help reduce waste. These small updates can add up to energy savings in the long run, too.

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