



# November 2014

Happy Thanksgiving!

## Is your car ready for winter?

Climate changes don't affect just you - they also affect your car.

Read through these tips to make sure your car is ready for winter weather.

### Engine Oil in the Winter

Switching to a thinner oil in the winter may help your engine start more quickly. Check your owner's manual to determine the best oil for your vehicle.

### Engine Coolant

Make sure you are using a coolant with ethylene glycol to help protect your engine from corrosion. Confirm you have the correct winter coolant to water ratio by checking your owner's manual or asking an experienced and knowledgeable mechanic.



### Cool Weather and Battery Capacity

Because your battery capacity is reduced by cold weather, it is important to do a thorough inspection of the battery, cables, terminals, fluid and voltage. A hydrometer can help you check the amount of voltage remaining while the engine is turned off. Make sure there are no cracks, that the terminals fit with no loose connections, and refill the battery fluid hole with distilled water if level is below the bottom of the cap.

### Snow Tires

In our area we get a mix of snow, sleet and ice during the winter causing dangerous driving conditions. Many car makers and tire manufacturers recommend changing all four tires to snow tires in the winter. Only switching two tires can cause other problems due to the difference between the snow and summer tires. If you are traveling on a lot of back roads or live "off the beaten path" you may want to buy snow tires with studs. A third option is all-season tires that you can drive year-round. You won't have to worry about switching between seasons, however you miss out on the advantages of a specialized seasonal tire.

### Windshield Treatment

Double check your windshield wipers and make sure they are in good working condition. Try to scrape and clean off any snow or ice from your windshield before turning wipers on to keep them in better working order. Choose a winter windshield washer fluid with an antifreeze solution. We recommend carrying an extra jug of fluid in your car.

### Frozen Out

You don't always have warm water around to help thaw your frozen locks, so try carrying

glycerin for de-icing. Keep some in your garage and even in your desk at work so it is handy when you need it.

### **Emergency Kit**

Carry these essentials in your car in case you slide off the road and get stuck.

- Spare Tire (double check to make sure it is still in good shape)
- Tools (make sure you have all the equipment needed to change a tire)
- Flares
- Blankets
- Boots
- Radio
- Engine Oil
- Washer Fluid
- Coolant
- Flashlight

**Resource: "How to Winterize Your Car" on DMV.org. [View Full Article Here.](#)**

## Live Well, Work Well Newsletter

Check out the November 2014 Live Well, Work Well Newsletter for great tips and articles about living a healthy, happy life. Click on the button above to read the full newsletter.

Articles this month include:

- A Healthier Thanksgiving
- Ebola Outbreak Reaches U.S.
- Can You Really Boost Your Immunity?
- Lower Winter Fuel Costs
- Sweet Potato Casserole Recipe

## How well do you know your tenants?

### **Make sure to get references if you are a property owner looking to rent out a home or apartment.**

Doing your due diligence on potential tenants will help prevent less savory renters. Skipping this important step could lead to tenants who may be conducting illegal activities from your rental property.

If it is found that your tenant is a drug dealer and is, for example, cooking meth in your rental property - there is no coverage if the home is legally required to be torn down.

There is an exclusion for any loss or expense created by the enforcement of any ordinance or law that regulates the construction, repair, or demolition of a building or other structure, regardless whether a physical loss takes place. This exclusion extends to any loss in

value of any damaged property that results from the enforcement of a code, ordinance, or law.

For added protection, we recommend putting a requirement in your landlord's lease agreement for your tenant to purchase renters insurance. Renters insurance typically provides some liability coverage for the tenant and may be primary coverage instead of falling back on the landlord's insurance.

*See exclusions in AAIS and ISO based policies for Homeowners and Dwelling Fire Policies.*



## Quarterly Wealth Management Newsletter

This quarterly newsletter from the Wealth Management Department at Hummel Group includes the following articles:

- Prepare Now for a Year-End Investment Review
- The Potential Pitfalls of DIY Estate Planning
- Leaving Assets to Your Heirs: Income Tax Considerations

The newsletter also answers these questions:

- What factors could negatively impact my credit report?
- I'm looking to buy a home. What are some common mortgage mistakes to avoid?

[Get the full wealth management newsletter here.](#)

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