



# @Home with Winona

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## The Ultimate Holiday Countdown Checklist

It seems like the holidays sneak up on us every year. Before you know it, our schedules are packed with busy shopping malls, social engagements, decorating duties and perhaps scariest of all—planning that holiday feast. It's a joyous time of year, but all the preparation can be a bit stressful.

Getting organized and planning ahead is the best way to check off all your holiday to-dos. Here is a holiday countdown checklist to help you eliminate stress and enjoy the season.

**New-age advent.** Create a holiday activity calendar to map out all social outings and school events. Organize your shopping days and set deadlines to buy gifts, wrapping paper, and cards.

**Make a list, check it twice.** Make a master gift list, set your budget and start shopping. To help save time, try wrapping gifts as you buy them.

**Eggnog anyone?** Buy all beverages and other non-perishable items two weeks before the big day to avoid long lines and empty shelves.

**Don't forget the batteries.** With so much going on, the smaller details can easily get overlooked. A week before make sure you have a supply of Duracell batteries on hand so kids (and mom or dad) can play with their new toys and gadgets right away.

**Hands off the cookie jar.** Two days before your big feast, start cooking and prepping dishes that can sit for a couple of days without spoiling (or being eaten early). Buy all last minute decorations and flowers.

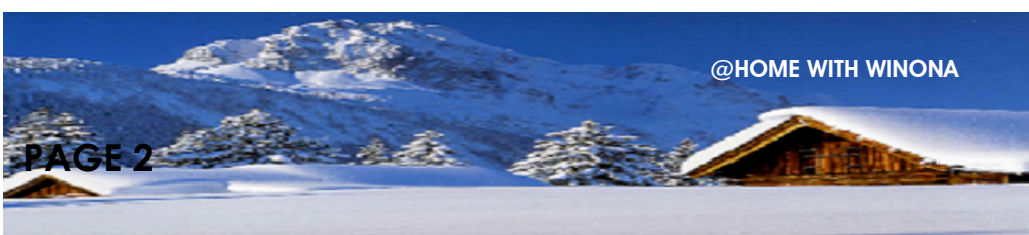
**One more sleep.** Make sure to recharge or change the batteries in your camera, video recorder, mp3 player and other electronic devices. And just in case that low battery light starts flashing, keep a portable Duracell instant charger on hand to avoid missing any precious moments. Finish any last minute wrapping, and make a timeline to follow for the big day.

Finally, sit back and relax. The greatest and most important task on your to-do list should be to enjoy your family and friends.

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(Source: News Canada)





## How To Save on Auto Insurance This Holiday Season

Holiday travel, presents, family feasts—with the holiday season fast approaching, everyone could use a little more cash in their pockets. If you're looking for simple ways to save, here are some tips on how to save money on your auto insurance:

- **Choose your vehicle wisely**—Before you buy a vehicle, check your insurance rate and the vehicle's rating. For example, luxury automobiles can be expensive to insure, because they are more expensive to repair and replace. How often your make and model of vehicle is stolen may also affect your premium, but if you install a safety or theft-reducing device you may be eligible for a lower rate.
- **Rethink how you use your vehicle**—If you've gone from driving to work every day to embracing public transit and only using your vehicle locally on weekends, then you may qualify for a lower premium. You could also consider removing high risk drivers from your policy.
- **Increase your deductible**—There is always the option to increase your deductible to save on monthly costs but keep in mind you'll be responsible for higher out-of-pocket expenses.
- **Look for discounts**—Review your automobile policy annually and hunt for a good deal. And don't forget to ask about discounts. If you're a member of a professional group or alumni association, you may qualify for special rates with a particular insurer.



## Burglar-proof Your Home For The Holidays

With suitcases full of presents and holiday cheer, thousands of people in Canada go on vacation every winter to celebrate the season with friends and family and escape the winter cold.

To ensure the season stays jolly, here are some simple tips on how to better protect your home from unwanted attention while you're away:

- **Consider a security upgrade**— Installing extra security measures, like deadbolt locks, automatic timers on your lights and security alarms, can help deter burglars and even decrease your insurance premiums. Don't forget to draw your blinds and double check all doors and windows are locked.
- **Take inventory of your belongings**—Make a list and take photos of all your valuables and be sure to include the date purchased, brand names and serial numbers and keep the list in a safe place. This will help make the process easier if you ever have to make a claim. You should also inform your insurer about items that are particularly valuable—like jewelry, computers or instruments—as these may require additional coverage.
- **Ask your neighbors to look out for unusual activity**—Ensuring your home appears occupied will deter intruders. Ask a trusted neighbor to pick up your mail, park a car in your driveway, shovel snow off your walkway, and keep an eye out to ensure everything's in order while you're away.
- **Check your insurance coverage**—Make sure your home insurance coverage is still adequate and that you're comfortable with your deductible (how much you will have to pay if you have to make a claim), and check whether your policy offers 'actual cash value' or 'replacement cost' coverage for your belongings.