

Caring is Sharing

A Newsletter for Friends and Clients of All Insurance Inc.



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Dear Friends and Neighbors,

'Tis the season when things in your life seem almost too much to handle, when 24 hours in a day are not enough, so I decided to remind everyone regarding the "Mayonnaise Jar and the 2 Cups of Coffee" story. A teacher stood before the class and had some items in front of him. When the class began, he wordlessly picked up a very large and empty mayonnaise jar and proceeded to fill it with golf balls. He then asked the students if the jar was full. They agreed it was. He then picked up a box of pebbles and poured them into the jar, shaking the jar lightly so the pebbles could roll into the open areas between the golf balls. He then asked the students if the jar was full. They agreed it was. The teacher then picked up a bag of sand and poured it into the jar. The sand filled up everything else. He asked the class, once more, if the jar was full. The students responded with a unanimous, yes! The teacher then produced two cups of coffee and poured the entire contents into the jar. The students laughed. The teacher said, Now, I want you to recognize this jar represents your life. The golf balls are the important things - your family, your children, your health, your friends and your favorite passions - and if everything else was lost and only they remained, your life would still be full. The pebbles are the other things that matter in life like your job, your house and your car. The sand is everything else - the small stuff. If you put the sand into the jar first, there is no room for the pebbles or golf balls. The same goes for life. If you spend all your time and energy on the small stuff you will never have room for the things that are important to you. Take care of the golf balls first - the things that really matter. Set your priorities. The rest is just sand." A student raised her hand and inquired what the coffee represented. The teacher smiled and said, "I'm glad you asked, the coffee just shows you no matter how full your life may seem, there is always room for a couple of cups of coffee with a friend."

Happy Holidays Everyone!
Tanya

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- Renters
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- Life
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- Flood
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5 Steps To Cut Back Spending This Holiday Season

One tradition that may bring more anxiety than excitement this season is the anticipation of holiday spending and gift giving.

It should come as no surprise to most that economists are predicting significantly less spending this holiday season than in previous years. Facing growing financial concerns, a lack of confidence in the economy, and rising food and fuel costs, many shoppers will be much more conservative with their holiday spending.

Here are five simple ways to cut back on costs this holiday season without having to cut back on giving:

- 1. Be Thrifty!** Believe it or not, it is possible to get top of the line items without paying top of the line prices. Seek gifts from consignment shops and thrift stores. Savvy shoppers can find everything from designer clothes and shoes to home appliances and furniture, all for highly discounted prices. Often these items can be found brand new.
- 2. Stay Alert.** Just because a deal seems too good to be true doesn't mean it is. Utilize retailer incentives and in-store promotions. Offers such as free shipping, buy-one-get-one-free or "the more you spend the more you save" are great ways to save excess funds, particularly when buying multiple gifts at once or when buying in bulk.
- 3. Shop Smart for Practical Items.** Buying gifts during the holidays is often just the tip of the iceberg. It's the food and other everyday items that add up too. The good news is you don't have to skimp on quality to save on cost. Shop smart and choose brands that offer great performance at a lower price. Take batteries, for instance. Americans will spend more than \$600 million on them this holiday season. But there's an easy way to save. Rayovac batteries are proven to last just as long as the top two brands but cost less. So that remote control car for Johnny may cost an arm and a leg, but the batteries don't have to.
- 4. Create a List.** This is probably the easiest and yet most underestimated tool there is -- create a list and stick to it. Creating a list accomplishes a couple of very important things: it helps shoppers stay organized and focused, and it serves as a good tool for managing a budget. Take extra time upfront to carefully think through who will be on the list and how the set budget will break out overall. It will make shopping a breeze and ultimately alleviate unnecessary stress along the way. And isn't that the best gift of all?
- 5. Shop Online.** Online shopping has many benefits beyond avoiding crowded stores and checkout lines. A number of online couponing sites now make it quicker and easier than ever to shop online and save big. Shoppers can often browse by their favorite store or category to find coupon codes for discounted prices, free shipping and more. And you can achieve this from the comfort of home, where the gas prices don't matter.



Holiday Safe Cooking Tips: What Every Cook Should Know.

It might seem like common sense, but in the heat of the kitchen and the Holiday crunch it's easy to forget simple safe food handling steps. This holiday season keep these guidelines on your refrigerator or posted where you can see them while you are cooking.

Always wash your hands before you begin AND in between handling meat, poultry or fish and then handling vegetables.

Avoid cross contamination by using different cutting boards for meat, poultry, fish and vegetables.

Keep meats on the bottom rack of your refrigerator so if the juices accidentally leak they won't land on unprotected food. Remember to keep thawing meat on a plate too.

Check the temperature of your refrigerator and freezer with an appliance thermometer. The refrigerator should be at 40 °F or below and the freezer at 0 °F or below.

Have a safe and healthy holiday season!

Thank You For Your Referrals

Josh Coen
 Constance Egolf
 Claudio Torres-Tello
 Barbara McKenzie
 Johnny Buckhalter
 Jennifer Cline
 Matthew Berry

Holiday Gift Giving At The Office: Handling Holidays at Work

The holiday season can be a very tricky time in the workplace. There are holiday parties, gift giving, overeating, and holiday celebrations that could get in the way of normal work activities. Then there's the matter of taking care not to offend those who don't celebrate the holidays the same way you do. Here are some rules you can follow to help you deal with the holiday season at work.

1. Keep Holiday Gift Giving Reasonable

In some workplaces everyone exchanges gifts for the holiday. This can get way out of hand and cause serious financial problems for some people. Don't break your budget or expect anyone else to break his or her budget. Consider starting a secret Santa, or secret gift exchange, where each person buys a gift for one other person instead of buying gifts for every person in the office. Set a price range and stick to it.

2. Keep Holiday Feeding Frenzies to a Minimum

During the holiday season, food is everywhere, all the time -- even in the workplace. It's hard to stick to a balanced diet when clients send goodies to the office and every person working there decides to bring in cookies and other treats to share with his or co-workers. Arrange a schedule that allows each person who wants to participate to bring in treats on a different day. Keep non-perishable gifts sent by clients for after the holidays when the cupboards are bare.

3. Don't Let the Holidays Get in the Way of Work

Remember that you are at work to ... well ... work. With all the holiday cheer it's sometimes hard to get your job done. Don't let yourself fall behind. If you must, get to work before everyone else so you can get a head start on your day.

4. Be Mindful of Your Workplace's Holiday Culture

The holidays play a bigger role in some workplaces than they do in others. If your co-workers are pretty low key when it comes to celebrating the holidays in the office, keep in mind that may be exactly the way your employer wants it to be. If you want to celebrate with your co-workers consider getting together after work.

5. Respect Your Co-Workers' Religious Beliefs

Not everyone celebrates the same holidays, and not everyone celebrates the holidays in the same way. There are even some people who don't celebrate any holidays at all. Try not to offend anyone by forcing him or her to celebrate in a way in which they are not comfortable.

6. Behave Properly at the Office Holiday Party

Remember to behave professionally at the office party. Don't drink too much, don't dress inappropriately, and don't party too hard.

There's no reason why everyone in the company can't enjoy some much needed holiday cheer, if you use these simple guidelines.



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