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We would like to wish you and your family a very Happy Thanksgiving! We hope you can enjoy some time off of work with loved ones and maybe catch a great football game!



Black Friday Strategies

If there is anything more satisfying than melting into the couch following a multi-course Thanksgiving dinner complete with all the fixings, it has to be shopping for the best deals of the season! Hitting the shops of Black Friday has become a ritual that is as all-American as watching fireworks on Fourth of July. Any why wouldn't it be, considering what a win-win it is for customers and retailers alike?

Over the years, however, Black Friday has evolved. Stores that used to open at 6 a.m. now open at midnight, and Cyber Monday has entered the picture, offering bargain prices online the Monday following Black Friday.

All of this means that getting the best deals now requires a bit of strategy.

At Insurors of Texas, we want you to get the best deals for your holiday shopping, so here are a few pointers for maximizing your experience!

- **Be willing to forego the shut-eye.** It's a fact: stores open early. Accept that you will not get eight hours of sleep Thursday night (and remind yourself that your wallet will thank you).
- **Do your research.** Go online before the holiday and note who has deals on what and when. Remember to factor in your opportunities for Cyber Monday.
- **Pick your favorites.** You probably won't have time or energy to go everywhere, so narrow your shopping store list down to focus only on your favorite stores or those that are offering sales exactly what you are looking for.
- **Create an itinerary.** Before you go, make a list of stores in order of priority based on times they open and items you want to snap up. Then, map it so you know your route.

We wish you a very productive and enjoyable Black Friday!



Fire Pit Safety

It is a great feeling to hang out with friends and family around a blazing fire in your backyard -- unless that fire blazes a little too much.

While a fire pit can be a wonderful addition to your home, all fires are potentially dangerous. So before you sit down with some marshmallows to roast,

we here at Insurors of Texas have gathered some tips to help you keep that fire in the pit (and away from everything else).

- Before building or buying a fire pit, check the regulations in your area to learn about restrictions.
- Your fire pit may be legal, but a fire might not always be. Monitor and follow community burn bans.
- Be respectful. Nothing can extinguish the good vibes of a nice fire more quickly than police complaints from smoked-out neighbors.
- Choose hard, seasoned woods. Sparks from softer woods like cedar can increase the danger of igniting something nearby.
- Don't use liquid fuels, even lighter fluid, to get your fire going. Do not burn paper, cardboard, leaves, garbage, etc.
- When you are done, spread out the ashes and let them cool off for a bit. Then gently pour water or sand over them. Stick around for a little while to watch for flare-ups.

We want you to have plenty of nice, warm nights -- without getting burned. Here's to making memories around the fire!

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