This time of year is packed with celebrations, with Christmas, Hanukkah and Kwanzaa all falling within a three-day span in late December this year. From late November until the first week of January, there are plenty of holiday events from which to choose. But, it's best to plan ahead, since many of these events get sold out. We've compiled a list of some of the more popular events in the area.

**Seattle Center Winterfest**

Drive a miniature locomotive through a turn-of-the-century village, watch ice sculpting demonstrations, listen to Dicken's Carolers and see performances by more than 100 different student groups, or strap on skates and go ice skating. Plus, you can enjoy a fireworks show and concert on New Year’s Eve.

*Location:* Seattle Center, 305 Harrison St., Downtown Seattle

*Dates:* Nov. 26-Dec. 31

*Cost:* Free (except ice skating)

**Westlake Park Winter Village**

Enjoy and outdoor, old-fashioned carousel in Westlake Park. This merry-go-round is a great old – or new – holiday tradition for kids or adults. Then enjoy Westlake Park Winter Village, which features live music, sound-reactive holiday lighting, a hot chocolate stand, and a variety of children’s activities.

*Location:* Westlake Park, 401 Pine Street, Downtown Seattle

*Dates:* Nov. 26-Jan. 1

*Cost:* Suggested donation

**Model Train Festival**

Watch model trains run through detailed scenes of the Pacific Northwest, and find the Hidden Hat & Win! There’s a hat hidden somewhere. The first reader to find it and email what it says to info@sav-on.com wins 2 movie tickets!

Enjoy the Holidays, But Play it Safe, too

Shopping, decorating and eating are popular activities during this time of the year. But, be aware that all this activity can have unintended – and unhappy – consequences.

**Shopping Safety**

People love to shop, and it’s not uncommon to see someone loaded down with gifts as they head to their car. But, criminals see this, too, and prey on unsuspecting shoppers.

- Keep all car doors locked and windows closed while in or out of your car. Set your alarm or use an anti-theft device.
- If you shop at night, park in a well-lit area.
- Park as close as you can to your destination and take note of where you parked.
- Never leave your car unoccupied with the motor running or with children inside.
- Do not leave packages or valuables on the seat of your car. This creates a temptation for thieves. If you must leave something in the car, lock it in the trunk or out of sight.
- Locate your keys before getting to your car.
- Keep a secure hold on your purse, handbag and parcels. Do not put them down or on top of the car in order to open the door.

**Decorate Safely**

**Candles and Fireplaces**

Increased use of candles and fireplaces, combined with an increase in the amount of combustible, seasonal decorations present in many homes, puts you at risk for a holiday fire. Holiday traditions are changing - how are families trying to cope?
**SAV-ON SCOOOP**

**CONSUMER AWARENESS NEWSLETTER**

**Stephenie Devitte-Keating: A Fond Farewell to an Important Part of the SAV-ON Family**

Being part of a close, tight-knit family can be rewarding, but working side-by-side with your siblings every day for years can prove to be problematic for many. But, not for the Devittes: Stephenie, Phil and Rick, who co-own SAV-ON Insurance Agencies. Stephenie, who plans to retire at the end of the year, cherishes every moment.

“I’ve loved working with my brothers,” she explains. “I have a close working relationship with them, and am lucky to have such a great family!”

After 15 years, Stephenie has decided it’s time to travel throughout the United States and the world and leave the business to her two brothers, a business that her father started over 50 years ago. She and her husband, Richard, have plans to move to Arizona and then, as she says “Travel, travel, travel!”

She was born in Seattle, but moved with her family to Las Vegas at a child and grew up there. Her father, Don, worked at a chicken ranch. "Travel, travel, travel!”, he constantly said. As a child, she witnessed the Rat Pack days of Frank Sinatra, Dean Martin and Sammy Davis, Jr. By then, Las Vegas had become ‘sin city’, and not considered an ideal place to raise a family. But, far from feeling her early days were rough, she loved her childhood there. Unfortunately, both she and her mother developed allergies to the hard desert, and the family was forced to move back to Seattle, where her father opened SAV-ON insurance company in 1964.

One of her favorite memories as a teenager was attending a Beatles concert at the Seattle Center Coliseum in the 60s, at the height of ‘Beatlemania’. After the concert, she was outside when a limo with Paul McCartney and John Lennon drove up. Paul rolled down the window and said, “Hello!” Thrilled, Stephanie went up to the limo, reached in and touched Paul’s hair. After asking her if she enjoyed the concert, off they went. She still remembers it vividly to this day.

Stephenie has been around SAV-ON since she was in college, even working weekends for her father, Don, and his business partner. She laughs when asked what her position was. “Chief cook and bottle-washer,” she says. “I did whatever was needed, including emptying ashtrays. My dad was such a strong influence on my life, so I cherish the time I had working with him.”

Her dad always encouraged his children to experience life while they were young, so she moved to Whidbey Island for awhile, getting odd jobs such as working at a chicken ranch, payroll and office manager for an attorney, and a stint as a cocktail waitress and hostess at a Chinese-Mexican restaurant. At the restaurant, she was able to do some catering of weddings and business meetings while there, which she thoroughly enjoyed.

“I had a lot of adventures during that short time,” she recalls. "One thing that was memorable was when I slipped and fell into the big vat of chickens at the chicken ranch. I climb out covered in stuff. Everyone thought it was hilarious.”

After that, she worked for General Services at the City of Seattle, then was hired at Seattle City Light, where she worked for 10 years, working her way up to a supervisory position in customer service. But, she didn’t like the office politics, and when her dad decided to open a travel agency at SAV-ON, she jumped at the chance.

This job fit perfectly her love of traveling. She worked that job for 15 years, until the internet starting cutting into the travel agency business. In 2001, she joined her dad and her two brothers at SAV-ON Insurance, and has been there ever since. She heads the Human Resources department, and is in charge of hiring and employee training. Since she was brought up in a close-knit family, she likes to operate that same way at SAV-ON. Employees are treated like part of the family, and there is a flexibility and support that is not found at other, larger companies.

She and her husband, Richard, have one
‘Tis the Season: Holiday Lights, Nutcracker Ballet and Leavenworth

Continued from page 1

and see railroad-history exhibits at the Model Train Festival. Don’t miss the 22nd Annual Model Train Festival for families, railroad buffs and model train enthusiasts, which showcases the most spectacular and detailed model railroad scenes in the Pacific Northwest.
Location: Washington State History Museum, 1911 Pacific Ave, Tacoma
Cost: Adults $12, Seniors $8, Kids free

Wild Waves Holiday with Lights Festival

In December, Holiday with Lights transforms Wild Waves Theme Park into a nighttime wonderland of rides, lights, and holiday cheer.
Enjoy over 25 amusement rides, Santa at the North Pole, Toyland for the little elves, and over a million twinkling lights and amazing light displays!
Location: 36201 Enchanted Parkway S, Federal Way
Dates: Dec. 3-Jan. 1 (closed Dec. 24-25)

Zoolights at Point Defiance

Nothing says the holidays like Zoolights at Point Defiance Zoo & Aquarium. Dazzle your guests with the brilliant holiday light displays. They serve food, too.
Location: Point Defiance Zoo & Aquarium, 5400 N. Pearl Street, Tacoma
Dates: Nov. 25- Jan. 1 (closed Dec. 24)

The Nutcracker Ballet

Ride the festive trolley to the entrance of Wild Lights at Woodland Park Zoo, buy some hot cocoa to warm up, and walk around the zoo together admiring the displays of animal-shaped lights. Take a carousel ride or visit the Holiday Beer and Wine Garden.
Location: 750 N. 50th Street, Seattle
Dates: Nov. 25-Jan. 1 (closed Dec. 24-25)

Cost: $65-$349 (depending on day/seat)

Leavenworth Christmas Lighting

During three weeks of December, this quaint Bavarian town becomes a Village of Lights (over half a million of them). With brisk temperatures and a little snow, it’s a classic winter wonderland!
Live musical performances of favorite Christmas songs fill the streets, interrupted briefly for the arrival of St. Nicholas.
There is also tubing, sleigh and dogsled rides, snowmobiling, alpine skiing and snowboarding, Nordic skiing and snowshoeing.
Location: Leavenworth, WA
Dates: Dec. 2-Dec. 18

Stephenie: ‘I’m Going Wherever My Feet Take Me’

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daughter, Virginia, who Stephenie adopted.

They also share a common love of world travel, and have visited such far-flung destinations as South Africa, Vietnam, Europe, Australia, Argentina and Brazil, just to name a few.

“My goal is to see as much of the world as possible as long as I am able,” she states. I’ll go wherever my feet take me! One of my goals is to go to India and volunteer at a Leper colony for a week. Spain is another place that is high on my list.”

They also own a travel trailer, and plan to take trips to all corners of the U.S. Her husband is retired Air Force, so they can get occasional military flights for free, and plan to take advantage of that, too.

With her retirement on Dec. 31st, SAV-ON will be losing a valued manager, mentor and partner. And, whether she’s working beside them or not, the brothers will still have their sister!

Win 2 Movie Tickets. It’s Easy!

In every SAV-ON Scoop newsletter, we’ve hidden a little hat somewhere on one of the pages. The hat has a word on it, and if you’re the first one to email us with the correct word, you’ll win two movie tickets! There’s nothing to buy, just be the first to email us at info@sav-on.com, and you’re off to the movies!

A Tip of the Hat to Our Latest Winner!

Cecelia M. Abdon from Tacoma was the first reader to find the word on Sam’s hat hidden in our last newsletter. She won two movie tickets to a local theater. You could win this time! Look for the hat and be the first to email us!
Breaking From Holiday Traditions - How Families Cope

During the holidays, family traditions can be considered sacred. This time of year, people like to gather as families and renew bonds that have been loosened by busy everyday life that sends people in opposite directions during the year.

But, one principle about family life is that, sooner or later, all families grow or change, and that affects tradition.

Some change occurs naturally over time. Other change has a sudden transition due to a death or disease or divorce. But, change will happen, and when it does, families need to adapt to the new reality.

The stress of the holidays brings additional challenges when you are already facing difficult circumstances. Regardless of the reason for the growth and change, there are a few timely tips for adapting to evolving holiday traditions.

Look at your calendar in advance and schedule your family events.

Assuming that everyone is on the same page about the holidays can result in hurt feelings when they’re not. Children become teens, and often have jobs that affect family time together. Reminding your teens to schedule their work days appropriately is often the beginning of adapting to holiday traditions. Then, when your children get married, there are now two family traditions to blend, and it definitely requires flexibility and calendaring. Begin the holiday conversations early.

Don’t say “But we always…” and instead, say “This year could we…?”

Everyone loves traditions! They draw us together in a common bond. But when flexibility is needed, mourning the loss of a long-standing tradition can make the situation more difficult. Use creative thinking to find ways to blend your traditions with the changing circumstances. For example, if you always buy a real Christmas tree and need to use an artificial one because of allergies, then emphasize the fun of the family tree decorating party.

Try new holiday experiences to see if they might become a tradition.

Sometimes finances force us to eliminate a holiday tradition; other times the weather hasn’t cooperated. Rather than do nothing together because of the interfering circumstances, try something new. Buy a new board game for everyone to play; drive around a new part of town and look at the lights; or try a new Christmas cookie recipe.

Simplify the expectations.

As a family is growing and changing, expectations often need to change. Gifts tend to be more expensive as children mature. Have conversations with older children and set up reasonable expectations together.

Suggest the family does a Christmas mission project, and decide together what that should be. Or plan to attend a Christmas church service together, whether or not it’s on Christmas Eve.

Choosing to simplify the expectations is a great way to set up a wonderful holiday experience for your family, regardless of what has happened to your old traditions.

Source: www.metroparent.com

Holiday Safety: Decorating, Driving and Cooking Can Pose Dangers

Continued from page 1

homes means more risk for fire.

• Never leave burning candles unattended or sleep in a room with a lit candle
• Keep candles out of reach of children
• Make sure candles are on stable surfaces
• Don’t burn candles near trees, curtains or any other flammable items

Decorations

Putting up decorations gets us in a holiday mood, but an estimated 15,000 injuries involving holiday decorating were seen in emergency rooms during the 2012 season.

• “Angel hair” is made from spun glass, and it can irritate your eyes and skin; always wear gloves when handling it.
• When spraying artificial snow on windows or other surfaces, be sure to follow directions carefully; these sprays can irritate your lungs.
• Decorate the tree with small kids in mind; move ornaments that are breakable or have metal hooks toward the top.
• Always use a proper step ladder; don’t stand on chairs or other furniture.

• Lights are among the best parts of holiday decorating; make sure there are no exposed or frayed wires, or broken sockets that can cause shocks.
• Plants can spruce up your holiday decorating, but keep those that may be poisonous (including some Poinsettias) out of reach of children or pets

Food Safety

There are lots of home-cooked meals during the holidays, but there’s always the threat of sickness if food is not prepared or cooked properly.

• Wash your hands frequently when handling food.
• Use a food thermometer to make sure meat is cooked to a safe temperature.
• Refrigerate food within two hours.
• Leftovers are safe for four days in the refrigerator. After that, throw it out.
• Bring sauces, soups and gravies to a rolling boil when reheating.
• When storing turkey, be sure to cut the leftovers in small pieces so it will chill quicker.

Source: U.S. Dept. of Health and Human Services

Holiday Travel

Many people travel during the holidays by car, with the highest fatality rate of any major form of transportation. In 2013, 343 people died on New Year’s Day, 360 on Thanksgiving Day and 88 on Christmas Day, according to Injury Facts 2015. Alcohol-impaired fatalities represented 31% of the totals. Drive sober and drive carefully.

SAV-ON Insurance Agencies are pleased to represent PEMCO Insurance and provide our customers with super-low preferred insurance rates.