



A Note from Angela

I can't believe how fast the summer flew by! Now the weather's changing (slightly), school's in session, football games and tailgating fill our weekends and the holidays are quickly approaching.

Holidays! They can bring out the best and worst in people. And why do we focus so much on the worst in people or in our lives? This holiday season, I'm going to try to leave behind the ugliness and the stress of life. Instead, I'm going to try to focus on the best my life has to offer and with gratitude. I'm going to be thankful I'm surrounded by loving and caring people. Thankful that people are placed in my path every day who teach me valuable lessons about forgiveness, patience and gentleness. Thankful my body is strong enough that it can still help me serve others with a glad heart. Thankful I live and work from a place of sheer abundance. Thankful for elders who share their wisdom. Thankful that God opens my heart and allows me to experience the joy only a loving Father would dream for me. So every day, I'm going to wake up imagining I'm a child again and it's Christmas morning. Oh, the joy that awaits each morning!

I hope you too will have a wonderful holiday season full of gratitude, love and peace. As always, thank you for your business and continued support.

Angela



DON'T MAIL IT!

Has anyone noticed that sending something via regular mail is not as reliable as it has been? We have. More and more frequently we are tracking down lost payments, refunds, documents, etc. Many of you are telling us you haven't received renewal notices or billings from carriers through the mail.

THE SOLUTION??? – USE THE WEB!

Almost all the carriers we represent allow you to view your policies, make payments and file claims online. We highly recommend you do this! Most of the carriers offer this information on your invoices. Our website (www.lowcountryins.com) has links to various carriers' websites. A simple click of the mouse links you to them.

Fall is a great time to clean up the yard and home in preparation for winter and the new year. Here is Angela's To-Do List:



1. Clean out the gutters and clean off the roof once all the leaves have fallen.
2. Trim back any trees or shrubs that touch the house and roof.
3. Winterize any outdoor equipment like mowers, trimmers, edgers and blowers.
4. Change all the batteries in the smoke and CO2 detectors.
5. Change your air filters.
6. Have the chimney inspected and swept.
7. Have heating system inspected – maybe join a maintenance program with a local vendor.
8. Check the water hoses and bibs on outside of the house.
9. Change the direction of ceiling fans.
10. Have a local fire station inspect your fire extinguishers.
11. Check all exterior window and door weather stripping.
12. Use a humidifier.

RECIPE CORNER

Are you looking for a new twist on a holiday favorite?

Holiday Green Bean Casserole

Ingredients

- 8 cups cut fresh green beans (about 2 pounds)
- 1/2 pound sliced fresh mushrooms
- 2 tablespoons butter
- 2 tablespoons all-purpose flour
- 1 teaspoon dried minced onion
- 1/2 teaspoon pepper
- 1/2 cup fat-free milk
- 1 cup reduced-fat sour cream
- 1 teaspoon Worcestershire sauce
- 1-1/2 cups shredded reduced-fat Swiss cheese
- **TOPPING:**
- 1/3 cup slivered almonds
- 1/3 cup crushed cornflakes
- 1 tablespoon butter, melted



CLINK BELOW FOR FULL RECIPE AND COOKING INSTRUCTIONS!

[CLICK HERE](#)

How about a delicious dessert to share with family and friends?

Pecan Cake with Rum Frosting

Ingredients

For the cake:

- 1 cup pecans
- 1 & 1/2 cups all-purpose flour
- 1 teaspoon baking powder
- 1/2 teaspoon baking soda
- 1/2 teaspoon kosher salt
- 1/2 cup unsalted butter, softened
- 1/2 cup granulated sugar
- 1/2 cup light brown sugar
- 3 large eggs
- 1 teaspoon vanilla extract
- 3/4 cup buttermilk

For the frosting:

- 2 cups confectioners' sugar
- 1/4 cup unsalted butter, softened
- 1 teaspoon rum
- 1/2 teaspoon vanilla extract
- 2-3 tablespoons heavy cream
- 1/4 cup coarsely chopped pecans



CLINK BELOW FOR FULL RECIPE AND BAKING INSTRUCTIONS!

[CLICK HERE](#)



CLIENT SPOTLIGHT



Dependable Service Plumbing & Air is a family owned, faith-based company. David Sodano (Lowcountry Insurance client) and Gerry Voorhees own and operate Dependable Service Plumbing & Air out of Pawleys Island. They believe our primary purpose is to serve Christ

by serving you. The company strives to serve customers whole-heartedly, with the best customer service on the beach.

Dependable Service Plumbing and Air manages all aspects of residential and commercial plumbing and HVAC in Myrtle Beach and surrounding areas for over a decade. We understand that a broken air conditioner, cold water, or a busted pipe can quickly become a hassle for you. That's why our trained technicians work hard to ensure you get only the best heating, cooling, and plumbing service possible.

Servicing your plumbing and HVAC needs is what we do best. Our highly trained and experienced technicians approach each job with care and professionalism. They can help you resolve any issue you may have with your home's plumbing and HVAC system. Our services include:

Plumbing

- Water Heater Repair and Installation
- Whole House Water Filtration
- Toilet Installation and Repairs
- Gas Pipe Repair
- Faucet and Fixture Repair and Installations
- Water Leak Detection and Repipes

HVAC

- Heating and Air Conditioning Repair and Installation
- Indoor Air Quality Control
- Duct Cleaning
- Maintenance Programs
- Heat pumps and geothermal system repair

John's Loyalty Program gives you the best of both world's. When you sign up for our preventative maintenance programs, you get a number of benefits which include ongoing maintenance for your HVAC system and your whole house plumbing system. Our dual maintenance program provides you the following benefits:

- Priority Service
- No Dispatch Fees During Office Hours
- 1/2 Price Dispatch Fees After Hours
- No Overtime Rates
- 2-Year Warranty on Any Labor You Buy from Us During Your Membership
- Transferable Membership
- Peace of Mind
- 10% Member Discount off any work preformed
- *Plumbing Specific Benefits*
 - 1 Maintenance Visit Per Year – Whole house plumbing inspection
 - Standard Water Heater Flush
- *HVAC Specific Benefits*
 - 2 Maintenance Visits per Year – includes air filter changes, system inspection, cleaning of coils, etc.
 - Replacement Purchase Accrual System - \$50/year (Max \$300)
 - Free haul Away of Old Units

There's never been as much truth to the saying "an ounce of prevention is worth a pound of cure" as there is when it pertains to your plumbing, HVAC system and maintenance agreements. Routine maintenance can save you thousands of dollars in repairs and replacements. This is by extending the life of your plumbing and HVAC equipment and preventing many potential disasters.

At Dependable Service, we are available any time, day or night, to resolve any HVAC or plumbing emergencies you may have. We use top-of-the-line equipment, products and parts to repair or replace any air conditioning, heating or plumbing issues you may have in your home. Most importantly, the specialists at Dependable Service work hard to exceed your expectations each and every day. We are always ready to serve our customers with reliable service you can depend on!

Visit their website at <https://www.dependableservice.com/> to learn more.



WHY ARE AUTO INSURANCE RATES SO HIGH?

Most, if not all, of our clients will experience some rate increase in their auto insurance this year.

Some reasons SC auto insurance rates are increasing:

- Rapid population growth in Horry and Georgetown Counties - more drivers on the roads = more accidents = more claims/lawsuits = higher rates
- Road improvements throughout the state – increase in accidents and claims
- SC leads the nation in automobile deaths per state – increase in claims
- More expensive cars on our highways – expensive to replace/repair with original/manufacture parts
- Unprecedented weather related claims in last 36 months – floods, hail, hurricane claims
- Automobile accident lawsuits are at an all-time high in SC.
- Many carriers are restricting new business causing remaining carriers' market share to increase beyond expectations and planning.

Ways you can keep your costs down:

- Sign up for the carriers' telematics programs (some give up to 30% discounts)
- Take a defensive driving class (the credit is good for 3 years)
- File fewer claims
- Increase deductibles or drop comp/collision on older vehicles
- Accept used and aftermarket parts when repairing your vehicle
- Talk to your local and state representatives about our tort liability laws
- Bundle your insurance policies with the same agency for discounts

WE ARE HERE TO HELP!

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*LOOK FOR OUR NEXT E-NEWSLETTER
TO BE DELIVERED SPRING 2020*