

NEWSLETTER

NEWS & TIPS FOR CLIENTS & FRIENDS OF SABER INSURANCE AGENCY

! HALLOWEEN SAFETY FOR CHILDREN !

Costume Precautions

- Do not let children wear baggy or long costumes, as they are difficult to walk in and can be tripping hazards.
- Purchase wigs, costumes and accessories that are fire-retardant.
- Select face makeup and paint that is labeled as non-toxic and approved by the U.S. Food and Drug Administration to prevent allergic reactions.
- Place reflective tape on your children's costumes and candy buckets if they are going trick-or-treating at night

Trick-or-Treating Safety

- Remind children to stay on the sidewalk and look both ways before crossing the street.
- Do not allow children under 12 years old to go trick-or-treating by themselves.
- Remind children to never approach or get into a car with a stranger offering them candy.
- Once your children get home, inspect their candy to ensure it's safe to eat.



"IT'S ALL JUST A BUNCH OF HOCUS POCUS."

-MAX, HOCUS POCUS



FUN FACTS

THERE ARE MORE THAN
1,000 KINDS OF BATS IN
THE WORLD

CANDY CORN WAS ORIGINALLY
CALLED "CHICKEN FEED"

DISNEY'S HOCUS POCUS WAS
ORIGINALLY CALLED
HALLOWEEN HOUSE

DATES TO REMEMBER

- 03 TUE - MEAN GIRLS DAY
- 04 WED - NATIONAL TACO DAY
- 09 MON - COLUMBUS DAY
- 16 MON - BOSS'S DAY
- 26 THU - NATIONAL PUMPKIN DAY
- 29 SUN - NATIONAL CAT DAY
- 31 TUE - HAPPY HALLOWEEN

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SaberInsuranceAgency



www.saberinsurance.com

WHY ARE AUTO RATES RISING?

Increasing auto insurance premiums have been troubling for policyholders and their wallets. According to statistics released in May 2023 by the U.S. Department of Labor, auto insurance premiums increased 17.1% in the previous 12 months. Although the cost of insurance may change each year for various reasons, this infographic can help shed light on current market factors influencing policies across the country right now:

VEHICLE INVENTORY

While the availability of new cars has rebounded since the COVID-19 pandemic, inventory levels overall are still below average, and prices for used vehicles remain relatively high. As cars remain more costly, insuring them may be more expensive.

HIGHER REPAIR COSTS

Inflation, supply chain issues lingering from the pandemic, high demand at auto shops and a car technician labor shortage have contributed to increased repair costs and the related price of auto insurance claims.

RISING MEDICAL BILLS

As health care costs have risen, auto insurance companies must pay more for medical services from MedPay and personal injury protection (PIP) coverage. Consequently, premiums have also increased.

INCREASED CLAIMS

Car accidents and thefts have become more common in recent years, leading to more claims being filed against auto policies. As the number of claims rises, so too does the cost of insuring against them.

In response to rising auto insurance premiums, policyholders should consider the following ways to save on their rates:

- Stay safe. Avoid blemishes on your driving record by practicing safe habits behind the wheel.
- Take courses. Completing driving safety courses may unlock discounted premiums.
- Bundle coverage. Purchasing multiple types of coverage from the same insurer may reduce overall costs.
- Maintain good credit. High credit card balances, late payments and other negative effects on a policyholder's credit score may lead to higher premiums.
- Reconsider policy details. Adjusting your coverage, such as increasing your deductible, may help limit premiums.
- Drive less. Insurers may consider how far a policyholder drives annually. By reducing mileage and reporting accordingly, costs may be decreased.



MONSTER MUNCH



DIRECTIONS

- Mix the popcorn, pretzels, peanuts, candy corn, and Reese's Pieces in a very large bowl and spread out onto two large rimmed baking pans.
- Melt the butter in a large saucepan over medium-high heat. Add the honey and sugar and stir until smooth. Stop stirring, allow the mixture to come to a boil, and cook for about 5 minutes, tilting the pan occasionally to make sure there are no signs of burning. The mixture should smell caramelized and be a bit darkened in color. Remove from the heat and carefully stir in the peanut butter, salt, and heavy cream.
- Quickly drizzle the peanut butter caramel over the party mix on the sheet pans, then toss to coat with two large spoons. Drizzle with melted orange candy melts and sprinkle with sprinkles, if using. Let the party mix cool on the sheet pans, then transfer to bowls for serving, breaking up any large pieces if needed.

INGREDIENTS

- 12 CUPS AIR-POPPED POPCORN
- 3 CUPS MINI-TWIST PRETZELS
- 1 CUP ROASTED, SALTED PEANUTS
- 1 CUP CANDY CORN
- 1 CUP REESE'S PIECES
- 1/4 CUP UNSALTED BUTTER
- 1/4 CUP HONEY
- 3/4 CUP GRANULATED SUGAR
- 1/2 TEASPOON SALT
- 1/2 CUP CREAMY PEANUT BUTTER
- 2 TABLESPOONS HEAVY CREAM
- ORANGE CANDY MELTS AND SPRINKLES (OPTIONAL), FOR GARNISH



HOW DO I MAKE THIS SNACK MIX?

- MIX THE POPCORN, PRETZELS, PEANUTS, AND CANDIES AND THEN SPREAD THEM ONTO TWO LARGE AND RIMMED BAKING SHEETS.
- MELT THE BUTTER OVER MEDIUM-HIGH HEAT, AND STIR IN THE HONEY AND SUGAR. STOP STIRRING, AND COOK UNTIL THE MIXTURE SMELLS CARAMELIZED AND LOOKS DARKER IN COLOR (MORE ON KNOWING WHEN THIS IS DONE IN A SEC!).
- REMOVE FROM THE HEAT AND STIR IN THE SALT, PEANUT BUTTER, AND HEAVY CREAM. DRIZZLE THE PEANUT BUTTER SAUCE OVER THE DRY INGREDIENTS, AND TOSS TO COAT.
- (OPTIONAL) IF YOU WANT TO BE EXTRA-FESTIVE, DRIZZLE WITH MELTED CANDY MELTS AND SPRINKLES. LET THE MONSTER MUNCH COOL SO THAT THE PEANUT BUTTER CARAMEL SETS, AND THEN TRANSFER TO SERVING BOWLS. YOU MAY NEED TO BREAK UP SOME OF THE LARGER PIECES.

COMMUNITY EVENTS



TRUCKS VS CARS TAKEOVER

TRUCK AND CAR SHOW, BURNOUT COMPETITION,
CONUT PIT, LIVE MUSIC, AWARDS, CASH
PRIZES! ITS LIVE AT I-5!

KIDS 12 & UNDER ARE FREE

OCTOBER 7TH @ 10AM - 6PM

KERN COUNTY RACEWAY PARK, I3500
RACEWAY BLVD, BAKERSFIELD



WITH THE NITRO CIRCUS 20TH ANNIVERSARY TOUR,
THE CRAZIEST SHOW IN LIVE ENTERTAINMENT IS
BRINGING THE PARTY BACK TO INDOOR ARENAS FOR
THE FIRST TIME IN FIVE YEARS.

FRI OCT 27 2023 AT 7:00PM
MECHANICS BANK ARENA
1001 TRUXTUN AVE, BAKERSFIELD

VISIT YOUR LOCAL PUMPKIN PATCHES

CHERRY ACRES PUMKIN PATCH
4011 WEGIS AVENUE, BAKERSFIELD CA 93314
OPENING DAY OCT 2ND
\$3 ENTRY FEE/ FREE UNDER 3

BANDUCCI'S FAMILY PUMPKIN PATCH
10747 TAFT HIGHWAY BAKERSFIELD CA 93311

MURRAY FAMILY FARMS
6700 GENERAL BEALE RD BAKERSFIELD CA 93307



NORTH OF THE RIVER FALL FESTIVAL

OCT 14

2:00P - 5:00P

ALMONDALE PARK
5501 VERDUGO LN

ALL AGES CELEBRATE THE CHANGING OF THE SEASONS WITH US AS WE
HOST OUR 6TH ANNUAL FALL FESTIVAL. BRING YOUR FAMILY AND
FRIENDS TO ENJOY A KIDS' ZONE WITH CARNIVAL GAMES, BOUNCE
HOUSES, VENDOR BOOTHS, AND SO MUCH MORE. THE DAY ENDS WITH A
MOVIE IN THE PARK...AND IT'S ALL FREE! FREE LUNCH FOR THE
FIRST 200 GUESTS (WHILE SUPPLIES LAST).



DISNEY ON ICE 2023

OCTOBER 13-15

FIND TICKETS ONLINE!

MECHANICS BANK ARENA,
1001 TRUXTUN AVE
BAKERSFIELD CA 93301



SAFE HALLOWEEN

OCTOBER 30TH OR 31ST 5-9PM

TRICK OR TREATING IN PIONEER VILLAGE,
LOTS OF PHOTO OPPORTUNITIES, BOUNCE
HOUSES AND TONS OF FUN FOR FAMILIES!

TICKET PRICE
ADULT - 30TH OR 31ST USD \$5
CHILD - 30TH OR 31ST USD \$10