



SUN	MON	TUE	W ED	THU	FRI	SAT
1	2 Cyber Monday	Winter maintenance tips	Protect your pockets from costly repairs	How much snow can your deck handle?	Menorah safety guide	7
8	5 steps to cut your water heating bills	Protecting your home from winter hazards	11 Online shop- ping safety this holiday season	12 Safe snowmobiling	13 Space heater safety	14
15	16 Sledding safety	17 Gift wrapping guide	How much snow can your roof handle?	Preventing chimney fires	20 Christmas tree pet safety	21
22	Holiday wishes from American Modern	24 Holiday theft prevention	25 Christmas Day	26 End-of-the- year insurance checklist	27 Preventing frozen pipes	28
29	30 Keeping pets safe during winter	31 New Year's Eve!				

NOTES		30
My To Do List:	THE STATE OF THE S	學
	*(d)	DK.

