

# HOLIDAY PARTY HOSTS COULD BE SERVING UP LAWSUITS

Summer is here and many of you may be hosting graduation and summer picnic parties. Hopefully you will find the following article helpful in your planning.

## *Do Your Homework.*

- Review your liability coverage limits to be knowledgeable if an accident occurs involving a guest who consumed alcohol or got sick after consuming food at their home.

## *Watch What You Eat & Feed Others.*

- Even if food was prepared outside your home, you could be responsible if someone becomes ill from consuming on your property so use reputable food sources and follow proper precautions.

## *Mix Up The Activities, Not Just The Cocktails.*

- Schedule entertainment or activities that do not involve alcohol, provide filling food and alternatives to alcoholic beverages, or host your party at a bar or restaurant to decrease your liability.

## *Call A Cab, Get A Room Or Have A Slumber Party.*

- Arrange transportation or overnight accommodations for those that cannot or should not drive home.

## *Just Say No.*

- Do not serve guests who are visibly intoxicated and stop serving at least one hour before the party is scheduled to end.

## *Consider An Umbrella Policy.*

- Acknowledge that most risks cannot be entirely eliminated and consider that a personal umbrella liability policy may be a prudent move for the frequent party host.

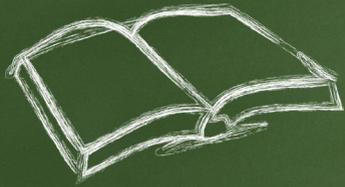
*Margarita Tapia, Independent Insurance Agents of America.*

For further information or questions: call 585.352.1234 or email us through our website: [www.thefeltnergroupp.com](http://www.thefeltnergroupp.com)



Please note that we  
will be closed on Friday,  
July 4th and will reopen  
Monday, July 7th for  
normal business hours.





# JoJo's CORNER



Hello! My name is JoJo and I am two years old. I enjoy books and love to have people read to me, especially at bedtime. I am going to suggest an excellent children's book to you, for if you are a parent, sister, brother, grandparent or a kid like me you probably like to read or be read to. Hopefully you will like my suggestions.

## Mike Milligan and His Steam Shovel by Virginia Lee Burton

Since it was first published in 1939, “Mike Milligan and His Steam Shovel” has delighted generations of children. Mike and his trusty steam shovel, Mary Ann, dig deep trenches and cut passes through the mountains for trains and they dig large cellars for skyscrapers. They are the very symbol of industrial America. But with progress comes new and larger machines and soon Mike and Mary Ann are out of work. What happens next will delight readers and provides an important lesson for all children. Wonderfully illustrated, it is a great story for kids of all ages.



“May the sun in his  
course visit no land  
more free, more happy,  
more lovely than this  
our own country.”

Daniel Webster