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Some helpful hints on holiday safety

Even if you consider yourself the world's best driver, winter weather requires paying added attention to the rules of the road.

Here's some advice from the Independent Insurance Agents of America (IIAA) that can help you drive more safely this holiday season:

- Keep in mind that ice at 30 degrees has proven to be more slick than ice at zero degrees. Take extra care when driving slick roads and be sure your car has snow tires.

- Certain items should be placed in the car in case you find yourself stranded, or if your tires lose traction. For lost traction, keep sand, cat litter or some sort of traction mats on hand. Flashlights and blankets, as well as canned drinks and packaged foods, could be lifesavers if your car breaks down on a deserted road.

- Begin driving in winter weather by slowly accelerating to determine if your wheels may spin — if they don't, reduce your speed and drive carefully. If they do, use the steering wheel. Steer the car in the direction you want the front to go and the rest of the car will probably skid out sideways. Do not brake until you have regained control of the steering wheel. Apply gradual pressure on the brakes.

- While driving, remember to keep sufficient distance between you and other cars. It takes three to nine times as far to

come to a stop on snow and ice.

- Be sure to have antifreeze in your windshield washer as well as some in your cooling system.

- If you're stranded, stay with your car. Exercise to keep warm. Use a flashlight. Leave the window open just a crack, if the engine is running, for some fresh air. Use flares if you have them.

Keeping the holiday season merry may mean being more alert to possible safety hazards when shopping for gifts or decorating the home, experts say.

Here, from the (IIAA), are some hints to help you have a happier — and safer holiday:

- While shopping for gifts, make sure your purse or billfold is closed at all times. Do not leave any packages or purses unattended. This time of year, unfortunately, brings purse snatchers and pickpockets out in droves.

- Make sure your credit card slip has been filled out properly before signing and make sure your card is returned. If you should decide to use cash instead of credit, keep it concealed until you must pay. You might consider using travelers checks or money orders at this time of the year.

- If you're buying a fresh tree, its branches and needles should bend easily with very few needles falling off. Peel a bit of the trunk off and touch the bottom. It

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