After substitution you will have $\left(4\cdot\left(-\frac{1}{6}\right)\right)\cdot 3$. Applying the associative property would regroup the factors as $4\cdot\left(\left(-\frac{1}{6}\right)\cdot 3\right)$. In this answer, the negative has been grouped with the 4. The correct answer is: $4\cdot\left(-\frac{1}{2}\right)$