

# Personal Lines Insights

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Provided by: RiskSOURCE Clark-Theders

## Life

### American Heart Month

In the United States, 1 in 4 deaths results from heart disease. Heart disease can include arrhythmias, heart failure, heart attacks and strokes. February is American Heart Month, and in honor of this national health observance, take some time to learn more about cardiovascular disease.

#### Symptoms of Heart Disease

First, it's most important to know the symptoms of heart disease. Many people don't know they have a heart condition until they experience a heart attack. Common symptoms of heart disease include:

- Shortness of breath
- Dizziness
- Chest pain
- Heart palpitations
- Weakness
- Fatigue

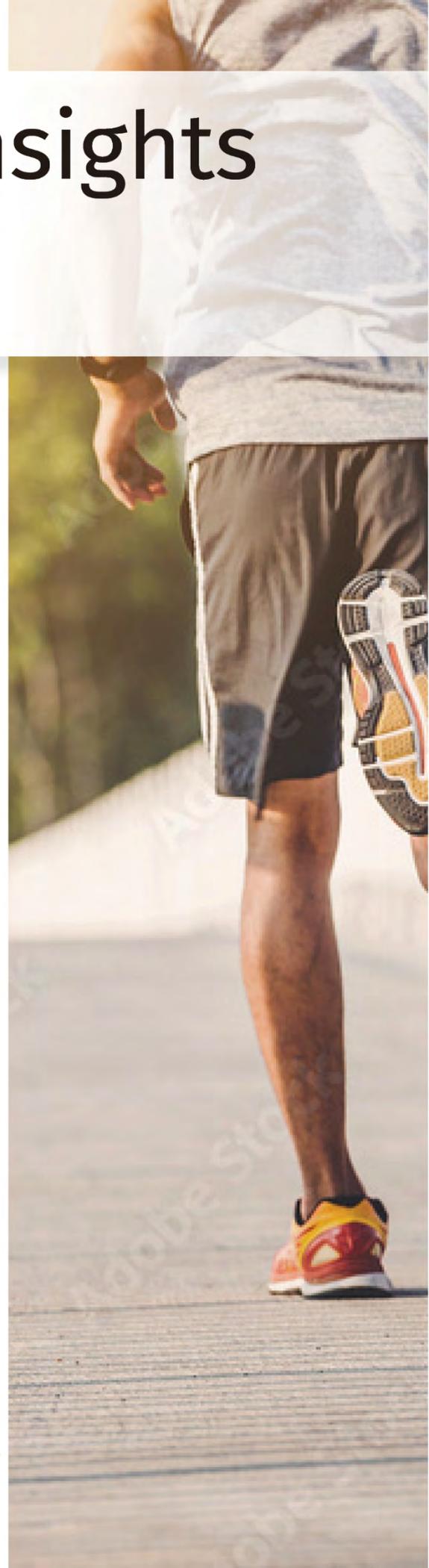
#### How To Prevent Heart Disease

In some cases, there are things that you can do to help prevent heart disease, including:

- Refraining from smoking
- Maintaining a healthy weight
- Limiting your sodium intake
- Eating a well-balanced diet
- Exercising regularly
- Managing your stress
- Limiting your alcohol intake

While there are some factors of heart disease you can't control, taking care of yourself by following these heart-healthy tips can help preserve your heart health for years to come.

For more information on American Heart Month and tips to keep your heart healthy, contact us today.





## Auto

### Preventing Distracted Driving

It's easy to become distracted while driving on the road. Winter weather can make roads slippery and hazardous, so it's even more crucial you stay present while driving during the colder months. Follow these tips to prevent distractions while you're on the road:

- Avoid talking on your cellphone or texting while driving.
- Never touch up your makeup or hair in the rearview mirror.
- Limit your conversations with passengers and ask them to keep their voices down so you can concentrate on the road.
- Don't smoke while you are driving, as you will probably not be able to give your entire attention to driving safely.
- Only adjust the radio when you are completely stopped.
- Never allow animals to sit on your lap while driving.
- Don't eat or drink while driving.
- Avoid reading maps or directions as you drive. Instead, pull into a parking lot to determine where you need to go next.

For additional information or questions about preventing distracted driving, contact us today.

## Home

### Reducing Winter Utility Bills

As the temperature outside drops, your home's temperature typically needs to increase by spending more energy and money to keep warm. There are several ways to lower your utility bill without turning the thermostat down. Consider the following tips to keep warm while reducing your monthly bill during colder months:

- Look for and seal any areas where heat may escape from your home, especially around windows and doors.
- Use a programmable thermostat to automatically lower the temperature when you are away from home.
- Check the temperature setting of your water heater and insulate it to prevent heat loss.
- Ensure that your vents and radiators aren't blocked. This will allow warm air to circulate through your home freely.
- Open window curtains and blinds during the day to let the sunlight warm your home, and close them at night to keep the heat from escaping.
- Check your furnace filter and replace it if dirty.
- Have all HVAC systems inspected by a professional before winter, and repair any leaky ductwork.
- Shut the doors and close the vents to rooms that you aren't using. Doing so will allow you to heat the rooms in use more efficiently.
- Take shorter showers to reduce the use of heated water.
- Use energy-efficient LEDs instead of incandescent light bulbs.
- Unplug electronics when they aren't in use.

Reducing your energy bill during the winter months doesn't have to be difficult and doesn't always require massive changes. Start with the small ways you can save energy and build upon your habits from there.

For more information and tips on how to reduce your winter utility bills, contact us today!