

Personal Lines Insights

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Provided by: RiskSOURCE Clark-Theders

Life

Treating Lower Back Pain

Lower back pain is one of the most common health conditions in the world, as well as a leading cause of disability. According to the American Chiropractic Association, 1 in 4 adults will experience lower back pain for at least one day during a three-month timespan.

Although lower back pain is common and usually goes away on its own, there are a number of steps you can take to relieve your pain. Consider the following suggestions from the American College of Physicians (ACP):

- **Maintain good posture.** Try to sit and stand up straight to avoid putting undue stress on your back. You may want to examine the areas of your home and workplace you use the most to ensure these spaces allow you to maintain a healthy posture.
- **Exercise frequently.** If you only have minor back pain, stretching or taking walks can help strengthen your muscles and spine.
- **Use heat or ice packs.** This practice can help reduce back pain and limit swelling.
- **Avoid overexertion.** Rest will provide any injured tissue and nerve roots time to heal. However, too much rest can cause your muscles to weaken.
- **Select the right treatment plan.** Until recently, one of the top treatments for back pain was the use of pharmaceuticals, such as opioids and steroids. However, the ACP now promotes noninvasive treatments and suggests the use of medications only as a last resort.
- **Consider medication.** If absolutely necessary, take anti-inflammatory drugs or use topical pain relievers to help with lower back pain. Consult a health care professional if your back pain is severe or if it's preventing you from participating in everyday activities.

For more lifestyle tips, contact us today.





Auto

Is Your Car Ready for Fall Driving?

Fall is arguably the most important season for vehicle maintenance. Before the season's brisk, windy weather and shorter days arise, you'll want to make sure your vehicle is prepared for fall roads.

Follow these maintenance tips to ensure your vehicle is ready for fall driving:

- **Check your fluids.** Fluids perform vital functions that keep your vehicle running effectively. As such, be sure to check your engine oil, coolant and brake fluid.
- **Inspect the tires.** Tires affect your vehicle's braking ability, handling performance and overall safety. Use a gauge to assess the tread depth of your tires.
- **Make sure all lights work.** Ensure all of your vehicle's exterior lights work. If they don't, replace them.
- **Check the wiper blades.** Turn on your wiper blades and wash your windshield. If your wiper blades leave streaks, it's time to replace them.
- **Inspect the brakes.** Check your brakes at least twice a year to ensure safety.
- **Make sure the heater works.** Check your heater to ensure it will provide heat when you need it.

For more safe driving tips, contact us today.

Home

Keep Pests Out of Your House This Fall

As fall brings colder temperatures, the warm interior of your home can provide shelter, breeding spaces and access to nourishment for household pests. Any pest invasion—whether it's flies, rodents, squirrels, wasps, ants or various bugs—can cause property damage and pose serious health and safety hazards for any homeowner.

Use these tips to keep pests out of your home:

- Have a pest control service visit your home quarterly (i.e., every three to four months) to spray around your foundation and other areas where pest infestations are likely to occur.
- Use poisons or various traps to catch and kill larger pests, such as mice, rats, squirrels and moles. Humane traps, which allow you to catch the pests for release, are also available.
- Practice proper food hygiene. Pests will feed on improperly stored, spoiled or discarded food. They may also be attracted to mold growth, live plants, human waste, cooking residue and trash.
- Check and maintain the seals around all entry points of the home. This includes the seals around your doors, windows, foundation, eaves, gutters, HVAC system and washer and dryer vents.
- Have structural damage repaired promptly. Cracks in the foundation, damage to walls and roof disrepair could all create entryways for pests.
- Store your trash a safe distance from the house and always keep the lids closed on the bins. Periodically wash out the bins so that they don't accumulate grime and mold.
- Flush your drains regularly to clear them of clogs, debris and dirt. If left to accumulate, drain grime can prove a perfect breeding ground for larvae and other pests.

Contact us today for more tips on protecting your home.