

Personal Lines Insights

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Life

Tips for Injury-free Workouts

Exercise is a great way to combat stress, maintain a healthy weight and boost your energy. But attempting to do too much too quickly can cause injuries. To keep your workouts injury-free, be sure to add warming up, cooling down and stretching to your exercise routine. Consider the steps provided below.

Warming Up

Warming up allows your body time to transition from rest to activity. It increases blood flow to your muscles, reducing the risk of muscle tears. It also lubricates joints and carries oxygen to your heart. When warming up:

- Use similar movements to those in your workout, such as light calisthenics, walking or jogging.
- Increase the intensity of your warmup gradually, but don't overdo it. Your warmup should only last about 15 minutes and be just intense enough to cause a light sweat.

Cooling Down

As with warming up, cooling down should involve similar movements to those in your workout, but at a gradually decreasing level of intensity. A short walk makes for an excellent cooldown.

Stretching

After cooling down, stretching can be used to build flexibility and range of motion. When stretching:

- Use gentle and fluid movements and breathe normally.
- Work specific parts of your body, holding each stretch for 20-60 seconds.
- Don't force a joint beyond its normal range of motion. If you feel pain, stop.

Contact us today for more lifestyle tips.





Auto

Buying Used Vehicles

Buying a used vehicle can save you money at the time of purchase and help you avoid depreciation costs. However, used cars can also come with potentially costly problems.

To avoid encountering hidden issues that could lead to increased maintenance and repair expenses in the long run, be aware of the following warning signs while shopping for a used vehicle:

- Excessive wear and tear in the interior
- Damp, musty odors
- Lower suspension in the front of the vehicle
- Extra bounce when the vehicle is pushed
- Worn outer edges from the front end on tires
- Repainted body panels
- Unusual sounds (e.g., knocking and ticking) that get louder as the vehicle's speed increases
- Black or brown transmission fluid
- Odd noises (e.g., banging, grinding or squeaking) while driving

If you notice any of these characteristics in a used vehicle you are interested in, consider looking to a different seller or dealership for your purchase. For more vehicle-buying tips, contact us today.

Home

Protect Your Home From Sewer Backups

Sewer backups occur when something blocks the normal flow of wastewater from your home to the city's sewer system, causing sewage to back up into your house. Here are some signs that your house has a clogged sewer drain:

- When a piece of plumbing is used (e.g., a toilet), water backs up somewhere else in the house.
- More than one drain in your house is clogged.
- There's a foul smell coming from your drains.
- There's seepage at your basement floor drains.

There are several potential causes of sewer backups, including aging sewer systems, broken or collapsed sewer lines, tree roots entering sewer lines and sump pump failure. Luckily, there are a few simple things you can do to help prevent sewer backups. Consider these best practices:

- Throw grease and other clog-causing materials (e.g., bacon fat, coffee grinds and food waste) in the garbage, not down the sink.
- Don't flush paper towels, wipes (including flushable wipes), diapers or feminine hygiene products.
- Install a backwater prevention valve on your sewer line to allow sewage out, but not back into, your home.
- Use your garbage disposal correctly, running water to wash food waste down the drain.
- Have a landscaping professional periodically trim the roots of nearby trees.

Even with proper care, sewer backups may still occur. If you notice a sewer backup in your home, immediately follow these steps:

- Wet vacuum affected areas to clean and remove spillage.
- Mop floors and wipe walls with soap and disinfectant.
- Steam clean or throw away soiled carpets or drapes.
- Have a plumbing professional inspect your drain using a sewer camera and make necessary repairs.

Contact us today for more tips on protecting your home.