



PERSONAL LINES

INSIGHTS

Provided by Mavco Insurance Agency

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LIFE

In One Year and Out the Other—Making 2019’s Resolutions Last

New Year’s resolutions can be a great way to motivate yourself and make positive life changes. However, sticking to resolutions like new diets or spending habits can take some serious dedication. Here are a few tips to help your resolutions last all the way until 2020:

- **Start resolutions early.** When setting a resolution for 2019—such as losing a certain amount of weight or saving a specific amount of money—don’t wait until it’s too late to get started. Instead, focus on what you can do now and on a regular basis.
- **Make your resolutions as specific as you can.** While a simple resolution like exercising more may seem like a good idea, it’s easier to follow through if you have clear goals. Make a schedule for when, where and how you’ll accomplish a specific resolution.
- **Go one step at a time.** Resolutions should last for the entire year, not just for a week or a month. Don’t try to overexert yourself early in the year by doing too much too quickly—instead be sure to stay consistent and take your resolutions one step at a time.
- **Find a friend or family member to work on your resolution with.** Completing your goals with a partner can help you stick to your schedule. Plus, a little friendly competition can help you stay motivated!
- **Know when to take a break.** Although it’s important to work on your goals regularly, remember to pace yourself and take a break every now and then. That way, you’ll be able to come back to your resolutions with a relaxed and refreshed mindset.

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HOME

Reducing Your Radon Risks

Radon is a colorless and odorless gas that's one of the leading causes of lung cancer in nonsmokers. And since this gas can build up to dangerous levels in your home, the Environmental Protection Agency (EPA) has designated January as National Radon Action Month.

Radon is caused by the natural breakdown of uranium in rocks, soil and water. The gas can then make its way into any environment and lead to dangerous, long-term exposure. In fact, the EPA estimates that 1 in 15 homes has dangerous radon levels and recommends that all residential spaces should be tested if they're three stories above ground level.

Radon test kits can be found at many hardware stores and are easy to set up. You can also contact a certified radon specialist to conduct a test or get more detailed results. There are two common types of tests:

- Short-term tests stay in your home for two to 90 days, depending on the model. These testing kits are a good way to get a quick idea of your home's risks, but since radon levels can vary throughout the year, a short-term test may not give you a completely accurate radon level.
- Long-term tests stay in your home for longer than 90 days and give you a more accurate idea of your average annual radon level.

Radon levels are measured in picocuries per liter of air (pCi/L), and the EPA recommends that homes should have no more than 4 pCi/L of the gas present at any time. If you believe that your home has dangerous amounts of radon, you may need to install a removal system that can regularly ventilate the gas outside of your home.

AUTO

Take Care of Potential Distractions Before You Drive

Distracted drivers are one of the biggest threats on the road, leading to hundreds of thousands of injuries and fatalities every year. And although cellphones and entertainment systems are one of the most common distractions, anything that takes a driver's eyes off the road can be incredibly dangerous.

One of the best ways to stay safe is to remove or address potential distractions before you get behind the wheel:

- Make sure you're well-rested before you drive. Many tests have found that tired drivers react just as slowly as intoxicated drivers.
- Look at your planned route and the weather forecast before going out. Focusing on directions or adverse weather as you drive can take your attention away from the road and surrounding traffic.
- See if any objects in your vehicle could become loose and roll around. That way, you won't be tempted to reach for them as you drive.
- Don't use your phone or even a hands-free device while driving. Instead, pull over to the side of the road if you need to contact someone.

IN THE KNOW

Protecting Your Home From Snowmelt

Snow can melt and refreeze throughout the winter, causing dangerous ice buildups in some of the most susceptible parts of your home. Make sure to prevent snowmelt from damaging your home with these four tips:

1. Clear snow away from your home's foundation. Pay especially close attention to snow around stairs, window wells, doors and downspouts.
2. Maintain your roof and gutters to prevent leaks and ice dams from forming.
3. Make sure your gutters' downspouts will drain snowmelt away from your home. You should also keep an eye on any street storm sewer drains to make sure they're clear of snow.
4. Double-check your plumbing systems, such as sump pumps and outdoor taps. Leaks or frozen pipes can make it easier for snowmelt and ice to enter your home.

INSIGHTS