



PERSONAL LINES

INSIGHTS

Provided by Mountain State Insurance Agency, Inc.

MAY 2019

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HOME

Knowledge is Power: Electrical Safety Tips for the Home

Electricity helps us live comfortably at home, but it isn't something to take for granted. According to the National Fire Protection Association, there are more than 50,000 electrical fires every year, and just one incident is enough to endanger your home, family and finances. Make sure to protect your home from the risks of electricity:

- Know the details about your home's electrical systems, including the location of any circuit boards, fuse boxes and shut-offs.
- Always check electrical cords for damage before plugging them in.
- Only use one high-wattage device per outlet to avoid overloads.
- Remember that appliances are always connected to electricity when they're plugged in—even if they're turned off.
- Don't unplug devices by pulling on its cord. Instead, pull on the plastic head that's connected to the outlet.
- Make sure that lights and other heat-generating devices are placed on even surfaces and away from flammable objects.
- Use outlet covers to protect small children from inserting their fingers or objects into outlets.
- Contact a certified electrician if you suspect that anything's wrong with your home's systems.

Call 304-720-2000 to make sure that your home insurance has enough coverage to protect you from your electrical risks.

Mountain State Insurance Agency, Inc.
<http://www.mountainstateinsurance.com>

LIFE

Healthy Joint Tips

The joints between your body's bones allow you to bend your limbs, run around and do most of your daily activities. But these connections are also prone to painful injuries and breakdowns that can limit your movement. Normal aging will naturally lead to arthritis and other joint disorders, but there are some tips you can use to ensure your muscles, ligaments and bones are strong enough to support your movements:

- **Keep an eye on your weight**—Many of the body's most important joints bear your weight, such as the knees, hips and back. Maintaining a healthy weight can help ensure there isn't any undue stress on your joints.
- **Exercise regularly**—Frequent workouts can help you maintain a full range of movement and strengthen the muscles that support your joints. Aerobic exercises can also help reduce joint swelling.
- **Know your limits**—Some tasks require your body to exert itself, and it's important to know your when to stop in order to avoid injuries.
- **Practice good posture**—Ergonomics can help your joints avoid physical stress. Be sure to sit and stand straight at all times. Evaluate any desks or workstations you use frequently to ensure they support good ergonomics.

If you experience any pain or swelling in your joints, apply an ice pack to the area and rest it for half an hour daily. You should also talk to your doctor if you experience prolonged discomfort.

AUTO

Teaching Teens to Drive

There are few experiences more nerve-racking than letting an anxious teenager get behind the wheel for the first time. But there are some common training strategies that help ensure that teens can learn to drive safely and at their own pace:

- Be ready to take control of the steering wheel in case a teen driver gets uncomfortable or distracted.
- Make sure that a teen driver's first time behind the wheel is in a controlled setting with the vehicle turned off. This will let you point out important aspects of vehicle, such as the controls for wipers, lights and the emergency brake.
- Drive you and your teen drive to an open and unpopulated area for practice. This allows the teen to learn in an area that's free from hazards and other traffic..
- Start by letting teens drive along frontage roads, and then gradually move to areas with more traffic as they get comfortable.

In The Know

Making Strong Passwords

Thinking of a new password can be frustrating, as every service and website seems to have different requirements for length, complexity and special characters. However, a strong password is vital when protecting your personal information from hackers.

The next time you need to think of a unique password, try using a short song lyric or quote. Then, combine it with a memorable number or special character to make your password that much stronger.

You should also be sure to protect your password:

- Never write down passwords and leave them where others can see.
- Use password management services that store your login information across all of the services you use.
- Change your passwords at least once a year or if you have reason to believe you've been affected by a cyber attack or data breach.

INSIGHTS