

PERSONAL LINES

INSIGHTS

Life

SMART New Year's Resolutions

The new year is here, which means millions of Americans are making their yearly resolutions. Making resolutions each year is easy, but sticking to them can be stressful. You're not alone if you feel like your resolution fails a few months into the year. Making and keeping resolutions doesn't have to feel near impossible, especially if you use the SMART goals strategy.

- **Specific.** This resolution is clear and concrete. It identifies what you want to accomplish and how you are going to accomplish it. For example, instead of "lose 5 pounds," you would reframe your resolution to be "lose 5 pounds in four weeks by exercising five times a week and cutting out processed foods."
- **Measurable.** Track your progress. If you can see your progress, you're more likely to continue working towards your end goal.
- **Attainable.** You should be able to accomplish your end goal. Setting your bar high while making your resolution to start the year off strong can be tempting, but choosing goals that are unattainable will only create defeat.
- **Relevant.** Create a resolution that you care about and want to do. If it's something you care about, you're more likely to work on it and be successful. It should relate to your daily life in some way.
- **Time-bound.** Set a deadline for your goal in order to stay on track and measure your progress. If you have a deadline, you are also able to set smaller goals along the way that will make achieving your end goal easier.

A SMART resolution is a resolution that has a greater likelihood of being accomplished. Set yourself up for success this year.

Contact us today for additional assistance in setting your goals for the new year and ways to stick to them!

Home

Space Heater Safety

The cold weather is here for many. You may be tempted to pull out your space heater this winter to stay warm. However, according to the National Fire Protection Association, heating equipment, such as your space heater, is the second-leading cause of home fires each year from December through February. To avoid becoming part of the statistic, incorporate the following safety tips while staying warm:

- Avoid using space heaters to warm bedding, thaw pipes or dry clothing.
- Look for the Underwriters Laboratories label when selecting a space heater.
- Purchase a unit with automatic shut-off and heating guards.
- Keep items away from the space heater that could be flammable.
- Turn off your space heater when leaving the room for extended periods of time and when going to bed.

- Keep children and pets away from your space heater to prevent harmful burns.
- Check for frayed insulation, broken wires and overheating of your space heater. Have your unit replaced or serviced if you find any of these issues.
- Turn off your heater and let it cool before refueling if fuel is required.
- Make sure the extension cord used is the correct gauge size and type for the space heater if an extension cord is needed.
- Keep your heater away from highly trafficked areas, such as walkways. This prevents tripping hazards that could tip your space heater, causing an unwanted fire or injury.

You want to be warm during the winter months but do so safely.

For more information and tips on how to keep your home safe while using a space heater, contact us today!

Auto

Driving Safely in the Winter

Knowing how to drive safely during the winter can help prevent you from having an accident. If you're venturing out onto snowy, slick or icy roads, follow these winter safe driving tips:

- **Stay home, if possible.** Only go out if necessary during hazardous winter weather.
- **Be alert.** Avoid activities such as eating and using your cellphone while driving.
- **Drive slowly.** Driving slow in slippery conditions helps prevent skidding and accidents. Reducing your speed allows you to keep control of your vehicle.
- **Keep your distance.** Give yourself as much space as possible between yourself and other vehicles.
- **Avoid cruise control.** Always be in control of acceleration and deceleration in snowy or slippery conditions.
- **Use your headlights.** Turn on your low-beam headlights, even during the day, to increase visibility on snowy roads.

For additional information or questions about driving safely during the winter, contact us today.