

## Washing Your Hands Can Stop Infections

Keep your hands clean to stay healthy during the holiday season.

## Home Ventilation Maintenance

Inspect your chimneys every year to prevent carbon monoxide buildup and fires.

## Impaired Driving Prevention Month

Don't put yourself and other drivers at risk by underestimating the dangers of drunk driving.

### LIFE

## Washing Your Hands Can Stop Infections

The holiday season is often spent with family and friends, so people don't want to end up bedridden with an illness. And, according to the CDC, 80 percent of common infections are spread through hand contact. That's why it's so important to regularly and effectively wash your hands.

When you wash your hands, always use warm, clean water and soap. Water alone simply rinses dirt and germs away, but soap is what prevents them from sticking to your skin. Make sure to lather and scrub all surfaces of your hands for 20 seconds. Then, rinse your hands well, and dry them using a paper towel or air dryer.

When soap and water aren't available, hand sanitizer can be used to protect yourself from infection. Sanitizing products don't remove any dirt or residue from your hands, but they do kill 99.9 percent of germs within 15 seconds.

You should always wash your hands at the following times:

- Before eating food
- After using the restroom
- When you've been near children
- Before and after you've been near someone who is sick
- After coughing, sneezing or blowing your nose

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## Home Ventilation Maintenance

Lighting a fire on a cold night or turning on the furnace is a great way to stay warm. And, although these appliances can provide ambiance and relaxation, you may not be thinking about how your home's chimney can expose you to the risks of carbon monoxide buildup and fire.

Usually, only fireplaces are associated with chimneys. However, other common appliances—such as furnaces and water heaters—also require outdoor chimneys, which are commonly called vents. All of these chimneys function similarly, and they require regular maintenance so that smoke and flue gases are ventilated properly.

Without regular maintenance, your chimneys can become damaged or obstructed by a buildup of creosote—an oily, black residue that is highly combustible and can block ventilation. Your chimneys should be inspected every year, preferably before winter sets in:

- Make sure that your appliances are connected to separate flues or ducts to prevent a buildup of carbon monoxide.
- Ensure that the interior metal liners of chimneys are in good condition and don't have any cracks that could release carbon monoxide into your living areas.
- Inspect the upper openings of your chimneys, if possible. Make sure that the openings are clear of debris, such as leaves and nests.
- Have your chimneys cleaned to reduce the buildup of creosote.
- Contact a certified specialist to repair, replace and clean your chimneys. If chimneys aren't maintained properly, they could become an even larger threat to your home.

Chimneys might seem like a low-tech aspect of your home, but ignoring chimney maintenance can cause catastrophic damage. Contact MVP Insurance Agency today to get in touch with a chimney specialist.

## Impaired Driving Prevention Month

The time between Thanksgiving and New Year's Day is one of the deadliest and most dangerous times to be on roadways, due to an increase in drunk driving. That's why December is National Impaired Driving Prevention Month.

Federal and state laws concerning impaired driving have become increasingly strict in order to prevent drunk driving. Currently, all states have a legal blood alcohol concentration (BAC) limit of 0.08, but many drivers can become impaired if **any** amount of alcohol is in their system.

It's impossible to know how many drinks it will take for someone to reach the legal BAC, so, to avoid the substantial risks of drunk driving, it's always best to never drive after drinking any amount of alcohol. The National Highway Traffic Safety Administration (NHTSA) estimates that the average cost of a DUI—including fines, legal fees and more—is \$10,000. It's much cheaper and safer to take a taxi, Uber, Lyft or other driving service.

Take a look at the statistics on the right to see why it's never a good idea to drive after drinking.



### IN THE KNOW

#### Impaired Driving Statistics

The most recently released NHTSA statistics show the prevalence and severity of drunk-driving risks:

- On average, 28 people are killed from drunk-driving crashes every day. That's about one every 52 minutes.
- Statistically, 2 out of 3 people will be involved in a drunk-driving crash at some point in their lives.
- Drunk driving costs each adult in the United States almost \$800 per year.
- In 2012, over 29 million people admitted to drinking and driving.
- An average person with a BAC as low as 0.02 percent will have noticeable difficulty tracking objects and multitasking.
- Drivers with a BAC between 0.02 and 0.05 are seven times more likely to die in a crash than sober drivers.