

## How to Choose the Right Car Seat

Three out of 4 child car seats are not selected or installed correctly. Make sure to protect the children that ride in your vehicle.

## Cleaning Your Gutters

As autumn begins, it's more important than ever to clear your gutters of leaves in order to protect your home from damage.

## Modern Features Put Cars at Risk

New vehicles have more modern conveniences than ever before, but they can also expose your car's vital systems to hackers.

### LIFE

## How to Choose the Right Car Seat

Child car seats substantially reduce the risk of fatal injury to children in passenger vehicles; however, 3 out of 4 are not selected or installed correctly.

As children develop, their age, size and weight determine what type of seat should be used, and if it should be front- or rear-facing:

- Keep your child in a rear-facing seat until he or she is at least one year old. Continue to use the rear-facing seat until your child reaches the top height or weight limit allowed by the seat's manufacturer.
- After upgrading from a rear-facing seat, be sure to purchase a front-facing car seat that has a harness and tether. Keep using this seat until your child reaches the top height or weight limit allowed by the seat's manufacturer.
- Once your child has outgrown his or her front-facing car seat, keep him or her in a booster seat. Continue to use a booster seat until your child is big enough to fit into a seat belt properly.

After every car seat purchase, be sure to register the seat with the manufacturer to stay informed about potential recalls; last year, over 6 million child seats were recalled—only half of which were sent in for repair.

To make sure you've selected the right seat for your child, or for more information on child car seats, go to [www.safercar.gov/parents/CarSeats/Car-Seat-Safety.htm](http://www.safercar.gov/parents/CarSeats/Car-Seat-Safety.htm).

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## Cleaning Your Gutters

Gutters divert rain away from your home and are its first line of defense against water damage. However, as autumn progresses, leaves, twigs and other debris can clog your gutters and cause significant damage to your home.

When your gutters are obstructed, you may start to notice overflows and icicles. If you don't quickly do something about these obstructions, water that can't drain will eventually find the path of least resistance, which often leads into your home's foundation or walls. This can cause major structural damage that often goes unnoticed until it's too late. In areas that experience below-freezing temperatures, the water in your gutters, foundation and walls can freeze and expand, causing even greater damage.

The amount of foliage in your yard can impact how often you should clean your gutters, but, as a general rule of thumb, it should be done at least once a year and preferably both in the autumn and spring. You should never attempt to clean your gutters in slippery, windy or icy conditions.

Before you clean your gutters, make sure you have the right tools for the job, including a functional and safe ladder, garden trowel, dust mask, gloves and eye protection. Use the ladder to reach the gutters and dislodge any debris within arm's reach; then, descend the ladder and move it in order to clean the next section. Don't overreach or attempt to move the ladder while you are still on it. After you've removed all noticeable debris, use a garden hose to clear out the remaining dust and to test for any additional obstructions.

Since a ladder is needed to clean out debris, you may want to hire a roofing professional, who can also identify any leaks, damage or misalignment in your gutter system. Contact MVP Insurance Agency today to get in touch with an experienced contractor, or for more information on home safety.

## Modern Features Put Cars at Risk

Many modern vehicles have advanced computer systems and multiple wireless communication networks. However, these conveniences can also expose a car's vital systems—such as braking, steering, acceleration and navigation—to hackers.

Hackers can potentially gain access to a vehicle through its Bluetooth connection, Wi-Fi network, mobile applications, and diagnostic and USB ports. In July, two security researchers remotely gained control of a moving 2014 Jeep Cherokee through its entertainment system, which prompted Fiat Chrysler Automobiles to recall 1.4 million vehicles for a software upgrade. Afterward, the researchers stated that with a few modifications, their method could be used to access other vehicle models.

The risks aren't limited to one vehicle model or manufacturer. Industry leaders like General Motors, Ford and Toyota top a long list of automakers believed to be susceptible to hacking. To safeguard your vehicle, ensure that its software is up to date by contacting the manufacturer and your local dealership. Also, never connect unknown devices to any of your vehicle's ports, including the diagnostic port used by mechanics during vehicle maintenance.



### IN THE KNOW

#### Ladder Safety Tips

Though ladders are widely used tools, their misuse can lead to serious injury or death. Use these tips to stay safe:

- Don't use a ladder if you feel dizzy, tired or otherwise unwell.
- Don't use a ladder in windy or slippery conditions, such as when ice or wet leaves are present.
- Select a ladder that is the right size and has the correct weight limit for the job.
- Inspect the ladder to ensure it's in working condition.
- Have a second person hold the ladder in place, if possible.
- Wear slip-resistant footwear.
- Place the ladder on firm, level ground and away from hazards such as doors and windows.
- Maintain three points of contact on the ladder during ascent, descent and during work.
- Climb slowly and deliberately, and avoid making sudden movements.
- Never attempt to move a ladder while standing on it.
- Keep your center of gravity between the ladder's side rails at all times, and don't overreach or lean while working.

If you feel uncomfortable working on a ladder, consider hiring a trained professional.