

inSIGHTS

IN THIS ISSUE

JANUARY 2016

5 Nutrition Tips for the New Year

Follow these simple tips to get 2016 off to a healthy start.

National Radon Action Month

Ensure that radon isn't a danger in your home.

The Dangers of Hands-free Devices

Find out why hands-free devices don't make you a safer driver.

LIFE

5 Nutrition Tips for the New Year

In January, many people are starting their resolutions for the New Year, and one of the most common is to eat healthier. More than one-third of Americans are obese and at risk for heart disease, type 2 diabetes and certain types of cancer. Here are some simple tips that you can use to improve your nutrition:

1. Try to eat smaller portions. One easy way to do this is to purchase smaller plates to use at home.
2. Pace your meals. When you eat too quickly, your body sometimes doesn't have time to realize that you're full.
3. Make water readily available around the house and at work. That way, you'll be less inclined to drink unhealthy beverages.
4. Don't go shopping when you're hungry. Also, try to purchase nutritious food by using the "outer ring" strategy at the grocery store. Many stores place healthier food—such as fruit, vegetables, nuts and dairy products—on the outskirts of the store, and leave less nutritious products in the center aisles. Avoid those center aisles as much as you can.
5. Buy foods with whole grains. When grains are processed, the most nutritious parts are removed.

PROVIDED BY

MVP
INSURANCE AGENCY

ISU | MVP Insurance Agency

559-324-7333

www.insurancemvp.com

National Radon Action Month

Radon, a colorless and odorless gas, is the leading cause of lung cancer in nonsmokers. That's why the Environmental Protection Agency (EPA) has designated January as National Radon Action Month.

Radon comes from the breakdown of uranium in rock, soil and water. From there, it can make its way into any environment or building. However, the largest exposure area is your home, where you likely spend the majority of your time. The EPA estimates that 1 out of every 15 homes has dangerous levels of radon. As a result, the EPA and the Surgeon General both recommend testing all homes below the third floor for radon.

Fortunately, it's easy to test your home. Radon test kits can be obtained through the mail and at some hardware stores. It's also possible to contact a certified radon specialist to test your home for you. There are two common types of tests:

- **Short-term test:** These tests stay in your home for two to 90 days, depending on the specific model. A short-term test can be a great way to get a quick idea of your home's radon levels. However, radon levels can vary throughout the year, so these tests may not give an accurate reading of your home's average annual radon level.
- **Long-term test:** These tests stay in your home for longer than 90 days. As a result, they can give you an idea of your home's average radon level.

Radon levels are measured in picocuries per liter of air (pCi/L). The EPA estimates the average indoor radon level to be about 1.3 pCi/L, and recommends that homes should have no more than 4 pCi/L. If your home contains a dangerously high amount of radon, you may need to install a removal system to ventilate the gas outside.

Contact ISU|MVP Insurance Agency today to get in touch with a certified radon specialist.

The Dangers of Hands-free Devices

It's commonly believed that hands-free accessories are a safe way to use cellphones while driving. However, more than 30 studies show that they are actually no safer than handheld devices.

Though hands-free devices are marketed as a way to keep a driver's hands on the wheel, they present other dangers. For example, many of these devices require a driver to take his or her eyes off of the road—such as to navigate through an infotainment system or to ensure the accuracy of a voice-to-text system. In fact, new studies from the National Safety Council (NSC) show that drivers are more distracted by voice-to-text systems than typing a text message by hand.

Another study, released by the American Automobile Association (AAA), found that even when a driver's eyes are on the road, the distractions from a hands-free device cause significant impairments. These include, but are not limited to, decreased awareness of surrounding traffic, a sense of tunnel vision and increased reaction time.

It's always safest to drive with your mind clear of distractions, eyes focused on what's in front of you and both hands on the wheel. Contact us today at 559-324-7333 for more resources on safe driving practices.



IN THE KNOW

Measuring Distracted Driving

In a scientific study on distracted driving, AAA measured how various devices and scenarios impacted a driver's cognitive awareness. These tasks were then rated based on a scale of 1.0 to 5.0—with 1.0 being comparable to non-distracted driving and 5.0 to an operation span (OSPAN) task (a complex math and verbal question). Here are the study's findings:

- Radio: 1.21
- Audiobook: 1.75
- Passenger: 2.33
- Hands-free phone call: 2.27
- Handheld phone call: 2.45
- Voice-to-text message: 3.06

The study also measured how the vocal interface systems of popular smartphone brands impact a driver's cognitive awareness:

- Android's Google Now: 3.0
- Apple's Siri: 3.4
- Microsoft's Cortana: 3.8