

inSIGHTS

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Walking can help counteract the harm of sitting.

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Use these tips to ensure that you have a safe time on your deck this season.

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These tips will help you know when you should change or maintain your tires.

LIFE

Two-minute Walks May Counter the Harm of Sitting

Sitting for extended periods can contribute to health problems later in life, including heart disease and diabetes. However, research suggests that engaging in a low-intensity activity every hour, such as a two-minute walk, can help reverse the negative impacts of sitting for a long period of time.

Here are a couple ways you can fit those two-minute walks into your work day:

- The next time you need to speak to a coworker, considering walking to talk to him or her instead of using electronic messages.
- Instead of taking an elevator, walking up or down the stairs is an excellent way to get moving.

The benefits of walking, or engaging in another low-intensity physical activity, are also additive. Every extra minute spent walking not only contributes to the health benefits, but it is also a minute that you didn't spend sitting. Even small amounts of physical activity can help improve your health.

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Inspect Your Deck

As the weather warms up, relaxing on an outdoor deck can be a great way to spend time with friends and family. However, the International Association of Certified Home Inspectors estimates that only 40 percent of the 45 million decks in North America are safe. Use these tips to inspect your deck and keep your friends and family safe.

- Inspections should begin at the bottom of your deck. If a deck seems unsafe or is sagging in any location, do not walk on the deck.
- Inspect the connection between your deck and the building to ensure that it is secure.
- Ensure that railings on the deck and stairways are properly supported and stable.
- Check for water sources near your deck that could contribute to accelerated wood decay. These can include the following:
 - Lawn sprinklers that regularly come into contact with your deck.
 - Indentations around your deck's support beams where water may pool, especially in newly installed decks.
 - Downspouts from gutter systems that exit near your deck.
 - Narrow gaps in the deck's floor boards that don't allow water to pass through.
- Make sure that none of the deck's wood has decayed. Keep in mind that layers of paint can hide decay.
- Visually inspect the beams below your deck for signs of sagging.

If you have any concerns about the safety of your deck, refrain from using it and contact a home inspector to perform a complete inspection. Using your deck should be a relaxing experience, and following these tips will help ensure that everyone using it will have a safe and enjoyable time.

Is It Time to Replace Car Tires?

Your car's tires are essential for safe and efficient driving. Normal wear and tear, along with the changing seasons, will decrease the effectiveness of your tires, leading to less traction and decreased braking ability. Use these tips to ensure that your tires are in good condition and that you are safe on the road.

- Inspect the tread wear bars on your tires, which appear as small bridges that form between treads. If you notice these bars are beginning to form between the treads or are running across the tires and become flush with the tires' tread, your tires should be replaced.
- Take a standard penny and insert it into a tread, with the top of Lincoln's head facing the center of the tire. If you can see the top of his head or the metal above it, your tires should be replaced as soon as possible. You should also consider replacing your tires if Lincoln's hair is visible.

Tire maintenance is a key aspect to staying safe on the road. To learn more about your automobile insurance coverage, contact your broker ISU|MVP Insurance Agency today.



IN THE KNOW

Status Updates Help Burglars Pick Their Prey

Many people use social media to keep in contact with friends and family, but burglars can use what you share online to know when your house isn't occupied. Here are some tips to deter would-be thieves:

- Don't share when you and your family will be out of the house for extended periods of time.
- Don't use Facebook or other applications to check in with your physical location.
- Make sure that those traveling with you are not sharing your location without your permission.
- Wait until you are home to post photos from a vacation.
- Update social media sites to give the impression that you are home.
- Remember to check the privacy and location settings on your mobile phone and social media sites.