

inSIGHTS

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LIFE

Wearable Fitness Trackers

How many more steps should you take today to reach a healthy amount of activity? Experts recommend that you take at least 10,000 steps daily, though this number may vary from person to person. Whatever your daily recommended amount may be, many people tend to overestimate how much activity they're getting. However, wearable fitness trackers count your steps for you and give you a more accurate view of how close you are to your personal fitness goal.

Wearable trackers can do two things—track your progress and notify you when you've met your daily step goal. Some devices even have social features to encourage you to get out and stay fit.

Professional studies have shown that fitness trackers are quite accurate in counting steps, and more advanced devices can even determine your heart rate or how many calories you burn throughout the day. Because fitness trackers automatically record data and don't use much power, they're easy to use. And, most devices can synchronize with a cellphone or computer. Some offer a simple display to show how close you are to reaching your personal activity goal.

Wearable trackers are very useful for tracking your progress toward a personal goal, but they can't force you to start getting fit. Use these devices alongside a larger routine of healthy eating and exercise for the best results.

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Keep Energy Costs Down

When the mercury in the thermometer rises, so do energy costs. According to Energy Star, an international standard for energy efficiency, the main contributor to summer electricity bills is air conditioning, so taking steps to keep your system efficient will reduce your bills. Along with performing regular maintenance on your air-conditioning unit, here are a few additional steps you can take to reduce your energy usage:

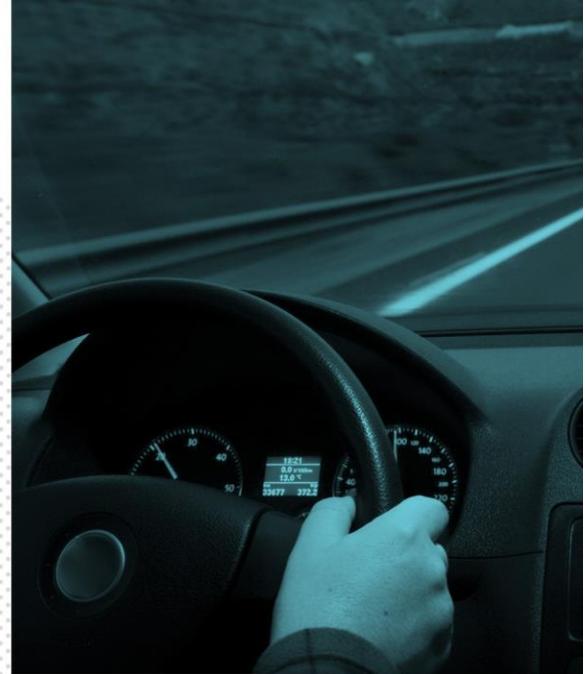
- Set your thermostat to 78 degrees during the summer, especially when you're asleep or going to be out of the house for a long period of time.
- Close all blinds, drapes and shades in your home. This will prevent the sun from warming your home during the day.
- Check your outdoor air-conditioning unit to make sure that shrubs and grass aren't obstructing its airflow.
- Use portable fans or ceiling fans to circulate cool air around your home.
- Clean the filters and vents of your air-conditioning unit to make sure it's working efficiently. Also make sure that the vents in your home aren't obstructed by furniture or other objects.
- Unplug any electronics that aren't being used. Many devices use energy while they're plugged in, even if they're turned off.

Also, there are other, more expensive ways to increase your home's energy efficiency, such as replacing windows or appliances. Oftentimes, efficient appliances and windows will qualify you for a rebate program. Do your research—find out which models are more efficient and watch your energy costs start to drop.

Preventing Auto Theft

In the time it takes you to finish reading this article, two vehicles in the United States will be stolen. At least one of those thefts could have been prevented by taking simple steps to deter would-be thieves:

- Always park in a well-lit area—preferably one that's easily visible to onlookers.
- Attempt to park with the front of your vehicle facing an obstacle, and turn your wheels toward the curb.
- Never leave valuables in plain sight inside of your vehicle.
- Always roll up your windows and lock the car, even if you're parking in front of your home.
- When you park at home, don't leave your keys out in the open or on key hooks.
- If you park in a fee garage, take the pay-ticket with you. It's the thief's ticket out of the garage, too.



IN THE KNOW

Commonly Stolen Vehicle Models

Although car theft can happen to anyone, thieves target some vehicle models more than others. Vehicles from older model years are targeted because thieves are able to sell the used parts quickly, and older models don't have the sophisticated anti-theft features that newer cars have.

Popular vehicle models are also targeted more frequently, as their presence or absence is not as noticeable to onlookers or the authorities. Because the demand for the used parts of these models is so high, if you own one of the models listed below, you should take extra precautions to keep it safe:

- Honda Accord
- Honda Civic
- Chevrolet Silverado
- Ford F-150
- Toyota Camry
- Dodge/Ram Pickup
- Dodge Caravan
- Jeep Cherokee/Grand Cherokee
- Toyota Corolla
- Nissan Altima

Contact ISU|MVP Insurance Agency with any questions you have about vehicle safety.