

# inSIGHTS

JULY 2017

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Headlights can help you stay aware of what's around you and help you avoid dangers on the road, but only if you use and maintain them properly.

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#### LIFE

### 5 Sunscreen Tips to Protect Your Skin

The bright summer months are a great time to be outdoors, but extended exposure to sunlight can cause serious damage to your skin. The sun emits ultraviolet (UV) rays that can lead to sunburn, premature skin aging and cancer.

The best way to protect your skin while still enjoying the outdoors is to regularly apply sunscreen to any area of your body that's exposed to the sun. It's also important to use a sunscreen that offers the best protection for the situation you're in. Here are five important tips you can use to protect your skin this summer:

1. Choose a sunscreen that includes broad spectrum protection on the label. These sunscreens will protect you from both types of UV rays.
2. Make sure that any sunscreen you use has a sun protection factor (SPF) of 30 or higher. A higher SPF means that more UV light is filtered out before it can reach your skin.
3. Use water-resistant sunscreens if you'll be swimming or sweating in the sun. Also, be sure to inspect the sunscreen's label to see how long it lasts in the presence of water or sweat.
4. Follow the instructions on the sunscreen's label when applying it to your skin. You should apply the sunscreen evenly to any exposed area of your body. It generally takes 1 fluid ounce of sunscreen to cover an adult.
5. Reapply sunscreen every two hours. You may need to reapply it more frequently if you've been swimming or sweating, or if it's been rubbed off by a towel or clothing.

## HOME

### Protect Your Home From Thieves

Although you may see your home as a safe place for your family and possessions, the truth is that thefts can happen in any neighborhood. According to statistics from the FBI, almost 2 million home thefts occur every year, with an average loss of over \$2,300 for each theft.

It's possible for an experienced thief to enter any home, but you can help safeguard yourself by taking the following steps:

- Keep all of your doors and windows locked, even when you're at home. The FBI estimates that 40 percent of all home thefts are the result of an unlocked window or door.
- Get to know your neighbors to keep each other safe. It's easier for potentially dangerous strangers to stand out if everyone in an area knows one another. You can also form a neighborhood watch group through your local police station to deter thieves.
- Walk through your home from a thief's point of view. Take note of anything that could be used to enter your home, and hide any valuables that can be seen from the outside.
- Never hide a key to your home outside. Instead, give a key to a trusted friend or neighbor. If you must hide a key, keep it in a combination lockbox instead of out in the open.
- Make it appear as though you're always home. Most thefts take place when no one is home, so keeping lights or a radio on can help discourage thieves.
- Install a home security system. Many modern systems can even let you monitor your home or change settings through a mobile app.
- Call us at 717-263-4179. We'll work with you to ensure that all aspects of your home are protected from thieves and other threats.

## AUTO

### Using and Maintaining Headlights

Your vehicle's headlights are an essential part of staying aware of your surroundings on the road. Bright, well-maintained headlights can be the difference between seeing a pedestrian and a fatal crash. Unfortunately, many drivers don't use or maintain their headlights properly.

You should always turn your vehicle's headlights on as soon as you get into the driver's seat. Even if it's bright outside, your headlights can help pedestrians and other drivers see you more easily. Some experts also recommend that drivers always use their headlights' high beams at night to increase visibility, and to turn them off only when there's an oncoming vehicle.

It's always best to check your headlights regularly to ensure that they're clean and aren't in danger of burning out. Because headlights dim over time, it's always best to replace them both at the same time in order to create an even field of vision when driving.



## IN THE KNOW

### Do Your Sunglasses Offer Enough Protection?

The American Optometric Association estimates that 47 percent of consumers don't check their sunglasses to see if they offer adequate protection from UV rays.

The eyes are one of the most sensitive areas of the body, and exposure to even a small amount of UV rays can result in cataracts and cancer of the eyelids later in life. Keep these tips in mind when purchasing a pair of sunglasses:

- The sunglasses should block 99 to 100 percent of UV radiation.
- A uniform tint should be present. A gray tint is best for color identification while driving.
- The frame of the sunglasses should stay close to your eyes and curve around your face to offer protection from multiple angles.

**inSIGHTS**