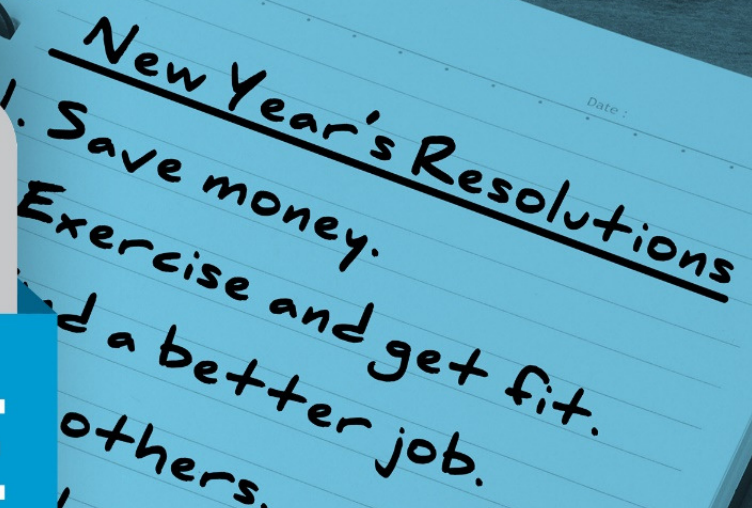


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#### LIFE

### Making Resolutions Last for the Entire Year

The new year usually comes along with new resolutions—spending less, being more active and so on. However, keeping a new resolution a few months down the road can take some serious dedication. Here are a few tips to ensure that your resolutions will last all the way until 2018:

- **Don't set a goal for the whole year.** Although it can be tempting to set a numerical-based resolution for the entire year—such as losing a certain amount of weight or saving a certain amount of money—it can be just as easy to push these goals off until it's too late. Instead, try to focus on what you can do on a regular basis.
- **Be specific.** Generic goals can be much easier to ignore. While a goal like “exercising more” may seem like a good idea, it's easier to follow through if you're specific. Make a schedule for when, where and how you'll accomplish a specific goal.
- **Only do one step at a time.** Resolutions are meant to last for the entire year, not just for a week or a month. Don't try to overexert yourself early in the year by doing too much too quickly—instead be sure to stay consistent and take your resolutions one step at a time.
- **Find a partner.** Doing resolutions with a friend or family member can help you stick to your schedule. Plus, a little friendly competition can help you stay motivated!
- **Know when to take a break.** Although it's important to stay regular with your resolutions, remember that it's OK to take a break every now and then. That way, you'll be able to come back to your goals with a relaxed and refreshed mindset.

## HOME

### Using Space Heaters Safely

Although space heaters are a great way to warm your home during the cold winter months, they can also present serious home fire hazards. According to the National Fire Protection Association (NFPA), space heaters are involved in 79 percent of fatal home heating fires.

To ensure that your home is both safe and warm this winter, keep these space heater safety tips in mind:

- Only purchase space heaters that have a mark from a reputable certification agency, such as Underwriters Laboratories (UL).
- Check for safety features when you're purchasing a heater—such as an automatic shutoff and heating element guards.
- Check your space heater's cords before you use it to ensure that it doesn't cause an electrical fire.
- Never use space heaters to warm bedding, or place them near any flammable materials.
- Turn off space heaters whenever you leave the room or go to sleep.
- Pay extra attention to children and pets when they're around space heaters.
- Don't place heaters in congested or high-traffic areas of your home. Additionally, make sure that cords don't present a tripping hazard.

## AUTO

### What to Look for When Buying a Used Vehicle

Buying a used vehicle can be a great and inexpensive way to get on the road. However, you need to be extra careful when buying a used vehicle to ensure that it's safe and in good condition.

Here are some things you should always check before you buy a used vehicle:

- Look for any wear or scratches around the vehicle's dashboard. This could be a sign that the odometer has been tampered with.
- View the vehicle from all angles—including from the ground—to check for wear and tear.
- Check for a damp or moldy smell in the vehicle's interior. This could be a sign of water damage.
- Take the vehicle on a test drive to see how well it performs. Also, pay attention to any clanking or grinding noises that could indicate damage.
- Ask a salesperson to see under the vehicle's front hood. Additionally, you should ask if the vehicle has a printed history report, so you can see if it's been in any accidents or had serious maintenance done.



## IN THE KNOW

### National Radon Action Month

The Environment Protection Agency (EPA) designates every January as National Radon Action Month in order to make everyone aware of the dangers of radon. This colorless and odorless gas is difficult to detect and is the leading cause of lung cancer in nonsmokers.

Although radon can make its way into any environment or building, the largest exposure area is your home. Luckily, there are two common and inexpensive tests you can use to test your home for radon. A short-term test, which stays in your home for two to 90 days, can be a great way to get a quick idea of your home's radon levels. However, if you want to get a better idea of your home's levels, you can also purchase a long-term test.

If you're concerned about radon or other dangerous gases in your home, contact us at 717-263-4179.