

Personal Lines

inSights



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Celebrate World Environment Day With These Green Tips for Your Home

World Environment Day is June 5. This annual celebration encourages people around the globe to consider ways they might be able to support and care for the environment.

Whether you own or rent your home, there may be several ways you can do your part in commemorating World Environment Day. Consider the following possibilities:

- Research appliances and larger machines before purchasing them and check that they are certified by the Environmental Protection Agency.
- Use all-natural cleaning solutions, such as baking soda, vinegar and tea tree oil, rather than other products that contain harmful chemicals.
- Maximize water use efficiency by taking abbreviated showers instead of baths and only running the washing machine or dishwasher with a full load.
- Limit the use of disposable products, such as paper towels, in favor of rags and towels.
- Seal cracks around doors and windows to better control the temperature in your home and limit the need for excessive heating or cooling.
- Replace incandescent lighting with LED bulbs to improve energy efficiency.
- Make shopping lists before grocery shopping to reduce food waste, and consider composting leftover food scraps.

For additional home maintenance resources, contact us today.

Tips for Improving Your Credit Score

Your credit score plays a significant role in your life. In simple terms, this figure is used to represent how dependable creditors and lenders perceive you to be. Your credit score can make all the difference when seeking a mortgage, attempting to purchase a car or applying for credit cards.

Given the importance of your credit score, understanding how you can improve or maintain it is essential. Consider the following strategies:

- **Diversify your portfolio.** If you don't have much credit history to go off of, your credit score may be subpar. You may be able to build up your score by maintaining several different lines of credit, but avoid making too many inquiries in a short period of time.
- **Keep up with payments.** Perhaps the most critical factor in your credit score is demonstrating your ability to make timely payments. Consider setting up automatic payments to avoid late fees and penalties.
- **Avoid excessive debt.** While having some credit can be positive, maxing out credit cards or otherwise nearing your credit limits can harm your score.
- **Refrain from closing accounts.** Even if you've fully paid off a credit card, consider keeping the account open. This can keep your total credit limit higher, meaning you will use less of your total available credit with other cards or accounts.

For more information on credit scores and financial wellness, contact us today.

Recognize National Trailer Safety Week

Every year, National Trailer Safety Week encourages individuals and businesses alike to educate themselves about the safe use of trailers. This year's initiative runs June 2-8. In recognition of this campaign, commit to these safety tips:

- Consult your towing vehicle's manual to verify its tow rating and ensure the weight of your loaded trailer does not exceed these capabilities.
- Ensure your trailer is loaded with even weight distribution and that everything is tied down or otherwise secured appropriately to ensure it does not slide around or fall out.
- Make sure you're using a correctly sized hitch ball and ensure safety chains are crossed as a way to catch the trailer should it detach.
- Adjust your driving to accommodate for the added length and weight of your trailer. For example, you may need to take turns wider to avoid having the trailer hit curbs, and you should plan to brake earlier.

Contact us today for more information.

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