



Presented by

## Stay Safe During Spring Weather Hazards

From hail and mudslides to thunderstorms and tornadoes, severe weather takes many different forms in the spring months. By knowing the extent of hazardous weather, you will be able to prepare yourself and protect your family and property.

Having a storm readiness plan in place saves valuable time if severe weather strikes. Advance planning may even limit the damage caused by harsh weather. Take the opportunity now to choose the best shelter in your home, and make sure your family knows where it is. Choose a meeting place to gather after the storm to ensure that everyone is safe and accounted for.

While severe weather can strike at any time, the following types of weather hazards become more prevalent during spring:

**1. Floods.** Floods are among the most frequent

and costly natural disasters in terms of human hardship and economic loss. Most flooding occurs when the volume of water in a river or stream exceeds the capacity of the channel. In the spring, heavy rains and melting snow can greatly increase the risk of flooding. To assess your susceptibility to flooding, consult flood hazard maps for your community. If you live in a high-risk area, consider elevating your furnace, water heater and electric panel. Install "check valves" to prevent floodwater from backing up into the drains of your home and seal walls in your basement with waterproofing compounds.

**2. Mudslides.** Mudslides develop when water rapidly accumulates in the ground and results in a surge of water-saturated rock, earth and debris. As with floods, the most important precaution you can take is to determine your susceptibility to mudslides. Consult a geotechnical expert (a registered professional

engineer with soils engineering expertise) for advice on reducing landslide problems and risks. Local authorities should be able to help you contact a geotechnical expert.

**3. Tornadoes and High Winds.** A tornado is a violently rotating column of air extending from the base of a thunderstorm down to the ground. While tornadoes have been reported in every state, in areas where tornadoes are frequent it's important to know the difference between a tornado watch and a tornado warning. A tornado watch is issued when weather conditions favor the formation of tornadoes—for example, during a severe thunderstorm. A tornado warning is issued when a tornado funnel is sighted or indicated by weather radar, and you should take shelter immediately.

For all weather hazards, maintain an emergency pack with a battery-powered flashlight, a radio, tools for emergency repair, food supplies, a first-aid kit, blankets and extra clothing. Store important identification and insurance documents in a fire- and water-proof safe. Be sure to fill your car's gas tank when severe weather is incoming. Planning ahead will help you be ready when severe weather hits.

The most common spring allergy is pollen—tiny grains released into the air by trees, grasses and weeds.

## Combating Allergy Season

While most people can't wait to welcome the end of winter, for millions of others spring's warmth and rebirth brings debilitating allergies. The most common spring allergy is pollen—tiny grains released into the air by trees, grasses and weeds for the purpose of fertilizing other plants. In allergy sufferers, the immune system mistakes pollen for harmful foreign germs, and triggers hypersensitive reactions that may include red eyes, runny nose, itchiness, eczema, hives or an asthma attack.

Fortunately, when potential hazards are recognized, allergies and asthma can often be prevented or their effects minimized. To reduce your exposure to pollen and other allergy triggers, check local weather reports to find out current pollen forecasts. If pollen counts are high, take allergy medication preemptively instead of waiting for symptoms to start. Stay indoors on dry, windy days. The best time to be outside is after a rainstorm, when the air is mostly pollen-free.

Refrain from gardening or doing yard work. Change your clothes after being outside for a long period of time. Consider taking a shower or rinsing your hair if your allergies are starting to act up. Be sure to use an air filter in your home as well. Don't let the onset of spring cause you to suffer.

Provided by:



MONTGOMERY  
AND GRAHAM  
*Bringing you tomorrow's insurance  
planning strategies today.*

# Reboot Your Workout

It's very common to fall out of a fitness routine, especially at this time of year. Everyone has their excuses: holiday schedule changes, bad winter weather, injury or illness, failed New Year's resolution, etc.

Regardless of the reason, you need to get back in the habit. Now is a perfect time to recommit to achieving and maintaining a prime fitness level. But before you start to pick up where you left off, be mindful of the following things:

1. **Start slow.** Do not try to make up for lost time. Depending on the length of time since your last workout and the reason for stopping, you might not want to resume working out at the same level you were at when you stopped. Rather, decrease your exertion by 20 to 30 percent and gradually build your way back up.
2. **Choose an activity you like.** Enjoying your workouts is a must. If you find cardio preferable to weight lifting, focus on that. The goal during the first month is to get moving, whichever way you choose.
3. **Recruit a buddy.** Grab a friend to join you. Adding a partner to your workouts can boost your commitment and give you someone to discuss fitness with, and the two of you can keep each other motivated.
4. **Track every workout.** Charting your workouts is a great way to watch yourself steadily improve and to stay motivated. Small fitness milestones give you a series of short-term goals to reach as you work towards your overall goals.

# Spring Clean Your Finances



If you haven't already, spring is a great time to get a handle on your debt, especially if you have holiday bills due. Revisit your accounts to find out exactly how much you owe and what the interest rate is per account. It may be possible to refinance or consolidate debt at a lower interest rate than what you're currently paying. Once you've done that, set up a new monthly budget for the year, taking into account debt and insurance payments, savings deposits, and living and entertainment expenses.

Other steps you can take to reorganize your finances include throwing away non-essential account statements from the last year, gathering your tax information, checking your credit report, updating dependent and beneficiary information and getting new quotes for insurance policies if you think it's possible to obtain the same quality of coverage for less.

# Slow Cooker Beef Stew

Whether you're celebrating St. Patrick's Day or just trying to stay warm during an extra-chilly winter, this savory, healthy stew will stick to your ribs without emptying your wallet. Preparing it in a slow cooker will allow you to enjoy your day without having to worry about dinner. Bon appétit!

- 2 pounds beef stew meat, cut into 1-inch cubes
- ¼ cup all-purpose flour
- 2 cups beef broth
- 1 garlic clove, minced
- 3 carrots, chopped
- 3 potatoes, chopped
- 3 tbsp. vegetable oil
- 1 celery stalk, chopped
- Herbs (bay leaf, basil, oregano) to taste
- Salt and pepper to taste

Brown meat in a skillet over medium-high heat for about 1 minute per side. Place meat in slow cooker. Mix flour, salt and pepper in a medium bowl and pour over meat. Stir until meat is coated with flour mixture. Add remaining ingredients and stir to mix. Cover and cook on low for 8 to 10 hours or on high for 4 to 6 hours. Stir stew thoroughly and discard bay leaf before serving.

Yield: 6 servings. Each serving provides 240 calories, 6g of fat, 2.5g saturated fat, 70mg of cholesterol, 290mg of sodium, 3g of sugar and 2g of fiber.

Source: USDA

