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If you go on a hike unprepared, you could end up getting lost or even injured. Read on to learn how to protect yourself.

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As the weather changes, it's important to prepare your home and identify potential problems before they arise. These fall maintenance tasks can ensure your home is safe and ready for the months ahead.

SHOULD I REPLACE OR REPAIR MY CAR?

While it's important to repair any issues with your car in a timely fashion, it's sometimes better to cut your losses and purchase a new car altogether.

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LIFE

7 Hiking Safety Tips

Hiking is a fun activity for people of all ages as well as a great source of exercise. However, if you go on a hike unprepared, you could end up getting lost or even injured.

To stay safe on a hike, do the following:

1. Make a gear list that accounts for essential items, like water, a first-aid kit, rain gear, extra food and a compass.
2. Bring a map and take the time to understand it before you go on a hike. While you should also bring a GPS, it's good to have backup directions handy. This is especially true as limited service and unreliable battery power can make GPS devices ineffective.
3. Hike during the day to avoid potentially dangerous wild animals and getting lost.
4. Understand the area you will be hiking. Make note of local wildlife, poisonous plants and hunting areas.
5. Check the weather forecast and pack the appropriate gear.
6. Tell someone where you will be hiking and when you plan to return.
7. Avoid hiking alone and stick with your group.

Keeping these tips in mind will help keep you safe whenever you go hiking.

HOME

Home Maintenance Tips for Fall

Fall is right around the corner, and, as the weather changes, it's important to prepare your home and identify potential problems before they arise. Consider performing the following annual fall maintenance tasks to ensure your home is safe and ready for the months ahead:

- Have your heating system cleaned and inspected by a qualified technician. Clean and replace the furnace filter if needed.
- Insulate water pipes in areas exposed to cold temperatures.
- Check for damaged or loose shingles to ensure your roof can withstand the wear and tear of winter and that it won't collapse under the weight of wet leaves, ice and snow.
- Drain garden hoses before putting them away for the winter. Water left in hoses can freeze, causing irreversible damage.
- Clean gutters and downspouts to keep debris from accumulating.
- Check and repair caulking around doors and windows that show signs of deterioration to prevent heat from escaping.
- Have the chimney inspected for deterioration that could make it unsafe for use.
- Inspect your smoke and carbon monoxide detectors, ensuring you have one on each floor of your home. Test them monthly, and change the battery annually or as needed.
- Trim any tree limbs that are dangerously close to power lines or the roof of your house. Heavy snow and ice can cause tree limbs to snap, which could damage your home.

AUTO

Should I Replace or Repair My Car?

While it's important to repair any issues with your car in a timely fashion, it's sometimes better to cut your losses and purchase a new car altogether. However, it can be difficult to know when it stops making sense to pay for repairs. Keep the following considerations in mind to help guide your decision:

- **Repair costs**—It may be time to replace your car if the cost of repairs are higher than the cost of the car itself. It may also be a good idea to have a qualified mechanic forecast future repairs.
- **Age of the car**—The older a car gets, the more likely a breakdown will occur. To improve safety, consider purchasing a more reliable car.
- **Fuel economy**—If a car goes through gas quickly, it may be beyond repair. New cars tend to have better fuel economy, which could save you money in the future.

When shopping for a new car, be sure to budget appropriately. Doing so will help you understand what you can comfortably spend on a new car.



IN THE KNOW

Proper Gutter Maintenance

Maintaining your gutters is important, as it can help you avoid costly repairs in the future. In fact, if gutters are obstructed and rainwater doesn't flow properly, damage from rainwater or freezing can add up quickly.

In order to keep your gutters in good condition, consider the following tips:

- Soft wash your roof using a high volume, low pressure system first. Otherwise, more debris will clog your gutters following the next rainfall.
- Utilize a garden hose to clear hard-to-reach areas.
- Purchase a gutter scoop to remove heavy debris.
- Remember to clear the downspouts. After all the gutters are cleaned out, spray water down the downspout at full pressure.

When performing gutter maintenance, exercise extreme caution. Wearing sturdy gloves and being mindful of power lines can help keep you safe.