



# PERSONAL LINES

# INSIGHTS

Provided by Garwood, Buda, Knight & Associates, Inc.

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## HOME

### Spring Home Maintenance Tips

It's a welcome time of year following a long winter, but springtime brings a new set of responsibilities that you should be aware of in order to keep your home in good shape.

Consider these home maintenance tips as you gear up for spring:

- **Check your gutters**—Inspect gutters or downspouts to ensure the spring rains will be properly drained away from your home to avoid flooding or water damage.
- **Inspect the roof**—Check your roof for any signs of warping, cracking or loose shingles or tiles. Inspect any flashing around chimneys, skylights or vents, and replace any damaged materials. If necessary, hire a licensed roofer to make the repairs.
- **Seal windows and doors**—The cold winter weather can loosen, harden and crack seals around windows and doors. Inspect these areas and make the necessary repairs to help keep water and unwanted pests out of your home and reduce summer cooling costs.
- **Fix concrete cracks**—Take the time to inspect your driveway, sidewalk and other paths on your property. The freezing and thawing that comes with changing seasons can cause plenty of damage to concrete and asphalt.
- **Beat the heat**—Even though the rising temperatures are welcome now, come summer, you may be in need of some relief. Plan ahead and have a qualified heating and cooling professional check on your air conditioning system now so that it is ready to operate at peak efficiency.

Owning a home means that there is a constant need for upkeep and maintenance. As such, it's important that you know which challenges and tasks should be prioritized and when.

*April showers bring not only May flowers, but also a new set of responsibilities that you should be aware of in order to keep your home in good shape.*

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## AUTO

### Best Cars for Beginners

First-time drivers might be tempted by flashy or sporty cars, or impressive SUVs, but it's best to make a more practical choice when experience is lacking.

Some things to consider when deciding on a car for a beginner include:

- **Safety**—A vehicle's safety ratings and features are key elements for any driver to consider, especially beginners.
- **Size**—Large vehicles may be tempting, but they can also be more difficult to handle for an inexperienced driver.
- **Recurring costs**—The cost of routine maintenance can vary. High-end luxury vehicles may have specialized parts that are more expensive to replace. You should also factor in a vehicle's fuel economy when making your decision.
- **Insurance**—If you are a beginning driver, you'll need an auto policy. Similarly, if you have a teenager who is getting behind the wheel, you can add them to your coverage. The vehicle you select may affect your premiums, so it's important to talk to a qualified insurance broker.

When it comes to cars, there seem to be endless options. As such, it's important to do your research and take all of the factors into account before driving one off the lot.

## LIFESTYLE

### Saving Money on Groceries

Finding ways to save on regular, recurring expenses such as groceries can go a long way in helping you stretch your budget. Consider these tips:

1. **Check the fridge.** Saving starts before you even leave home. Make sure that you know if you already have certain items, like milk or butter, so that you don't spend on something that you don't need.
2. **Limit trips.** The more time you spend at the store, the more likely you are to make an impulse purchase of something that you don't need. In addition, planning fewer trips means that you will be more inclined to buy in bulk, thus saving you money in the long run.
3. **Try generic.** Some people have brand loyalty, and there may be some brand-name products that are objectively superior to their generic counterparts, but consider at least giving the lower shelves a shot. You may find something just as good for a fraction of the price.
4. **Compare prices.** Many grocery stores' websites or apps list current information regarding sales and specials. When you're looking for specific items, taking the time to find the best deal can go a long way.
5. **Use credit and rewards.** Some credit cards offer significant cash back on grocery purchases, and stores often have their own rewards programs.

Taking the extra time to maximize your potential savings at the store can go a long way in helping you make the most of your money.

## In the Know

### Highway Driving Tips

The high speeds, constant merging and heavy traffic of highways can be both dangerous and intimidating.

When driving on the highway, there are a number of things to be aware of:

- **Merging**—The first step to driving on the highway is merging onto it in the first place. When using the on-ramp, accelerate so that your speed matches that of traffic in the lane that you intend to enter.
- **Lane changes**—Once you're on the highway, merging between lanes can be dangerous. Take extra precaution to check your blind spots and avoid unnecessary lane changes.
- **Passing**—Different drivers prefer to travel at different speeds on the highway. As a general rule of thumb, slower traffic should keep to the right-hand lane so that faster traffic can pass on the left.
- **Emergencies**—Do not ever stop your vehicle on a highway unless you have an emergency. If you must, pull over as far as you can into the shoulder on the side of the road and turn your hazards on. If an emergency vehicle is approaching, do not come to a complete stop, but slow down and move as far to the right as possible to allow them to pass.
- **Focus**—Distracted driving is very dangerous even at low speeds. On the highway, taking your attention away from the road for even a split second can result in serious accidents, life-changing injuries and death. Take the time to set your GPS or any music or entertainment when you first get into the car so that you do not become distracted later.

When you're behind the wheel, the risk of an accident comes with the territory. On the highway, consequences can be even higher, so be as safe as possible.

## INSIGHTS