

April Showers Bring May Allergies

How to reduce those spring allergy symptoms

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LIFE

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Mold growth blooms indoors and outdoors with spring rains. As flowers, trees, weeds and grasses begin to blossom, allergies will follow. Spring-cleaning activities can also stir up dust and other allergens, which can worsen symptoms. To help decrease your allergy symptoms in the springtime, try the following:

- Wash your bedding every week in hot water to help keep pollen under control.
- Wear an inexpensive painter's mask and gloves when cleaning, vacuuming or painting to limit dust and chemical inhalation and skin exposure.
- Vacuum twice a week.
- Limit the number of throw rugs in your home to reduce dust and mold.
- Check that your rugs are washable.
- Change air conditioning and heating air filters often.

If you are unsure of exactly what allergens cause you to sneeze and itch, an allergist can perform skin tests to determine which substances are causing you problems.

Treatment for most allergies is available both over-the-counter and by prescription. Your doctor may suggest several treatment methods, including anti-histamines, nasal sprays and/or decongestants.

If your allergy symptoms are severe or chronic, you may need a series of allergy shots. Contact your physician or allergist to determine which treatment option is best for your particular allergy symptoms.

PROVIDED BY



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Millennials Not Protecting Valuables with Renters Insurance

According to a recent Nationwide Insurance study, 56 percent of millennials (adults ages 23-35) do not have renters insurance, despite more renters in this age group than ever before.

Nationwide surveyed over 1,000 renters and found that three-quarters of them were unaware that the coverage was quite affordable. Forty percent do not believe the coverage was a necessity, despite owning thousands of dollars worth of property.

The study raises the question: If you don't have it, what are you waiting for?

Renters insurance covers your possessions against damage from things such as fire, smoke, lightning, vandalism, theft and water (but not flooding)—to name but a few. It also extends beyond on-premise theft and hazards, covering property that is stolen from your car, or lost or damaged anywhere you happen to be.

In addition to protecting your personal property, renters insurance also protects you in the event that you are responsible for injury or property damage to others. That means you will likely be protected if a friend slips and sprains his or her ankle when you host a party.

Policy buyers often struggle to determine how much their stuff is actually worth. The best way to determine value is to conduct a thorough inventory of everything you own. For valuables such as jewelry or collectibles, an endorsement to the policy can be added. That means if your wedding ring gets destroyed by the garbage disposal, you will be covered.

At best of all, because renters insurance covers only the value of your belongings and not the building you live in, the premium is relatively inexpensive. For about the same cost as going to the movies once a month, you can gain peace of mind, regardless of life's unexpected mishaps.

Contact Dearborn Agency, Inc. today to find out how to protect your valuables.

Share the Road with Motorcyclists

Chances are you're seeing more and more motorcycles on the roads as the weather warms. May is Motorcycle Safety Awareness Month, designed to encourage all drivers and motorcyclists to "share the road" with each other. In 2012, motorcycle fatalities in the United States increased to 4,957, continuing a tragic 15-year trend, which only saw a one-year decline in 2009. Remember these safety tips to keep all drivers safe:

- A motorcyclist has the same rights, privileges and responsibilities as any other motorist on the roadway. No matter what you're driving, always follow all traffic laws.
- Allow a motorcyclist a full lane width. Never share a lane with a motorcyclist.
- Always check blind spots before changing lanes or merging.
- Motorcyclists often downshift or roll off the throttle to decrease their speed, which means no brake lights are activated. Allow for a greater following distance than other vehicles.



IN THE KNOW

Savings for a Rainy Day

No one can predict the future, but it's a pretty safe bet that everyone will run into unforeseen expenses. If an expense is large enough, it can put an unprepared person into the position of having to borrow money or withdraw investments to cover costs.

Emergency savings accounts are an incredibly helpful precaution to guard against uncertainty. Using extra money from paychecks, you should make regular deposits until you have built up a sum large enough to cover your expenses through a prolonged emergency, such as major medical bills, car repairs or job loss. Most experts recommend saving enough to cover at least three months' worth of bills and living expenses.

An emergency savings account has the added benefit of generating interest—even if you stop making contributions, money will still be added. With a fully funded account, you can handle unexpected expenses worry-free.