

inSIGHTS

Brought to you by:

Vernard Mathis, Account Executive

800-724-0695 ext. 1039

vmathis@marshallsterling.com

IN THIS ISSUE

MAY 2015

Adult Vaccinations

Are you up to date on all your vaccinations?

Grilling Safety

As temperatures rise, many more people enjoy grilling out. Follow these tips to do so safely.

Preventing Animal-vehicle Collisions

Follow these tips to prevent an animal-vehicle collision.

LIFE

The Importance of Adult Vaccinations

We hear a lot about the importance of vaccinating children, but it is important for adults to stay up to date on their vaccinations as well. By receiving vaccinations on the current recommended schedule, adults not only protect themselves, they also protect other adults and children they come into contact with from certain disease and viruses, as well. Discuss the following vaccines with your doctor to determine if you should receive them:

1. **MMR vaccine** - Measles, mumps and rubella are all viruses that can easily spread by droplet infections, such as picking up or touching an object (like a handkerchief) that was recently used by an infected person. The viruses could lead to things like brain inflammation, brain and spinal cord damage, and deafness.
2. **Tdap vaccine** - Diphtheria, tetanus and pertussis can cause breathing problems, pneumonia, muscle spasms, convulsions, paralysis, heart failure and even death. Adults over the age of 18 should get the vaccine every 10 years.
3. **Shingles vaccine** - Shingles can sometimes lead to loss of hearing and sight. It normally only affects adults over the age of 50, so individuals 60 and older should consider receiving the vaccine.
4. **Pneumococcal vaccine** - Pneumococcal disease can cause hearing loss, brain damage, meningitis and other serious and even life-threatening conditions. Adults over 65 years of age should get both types of this vaccine—prevnar 13 and pneumovax 23.

PROVIDED BY

**Marshall
& Sterling**

INSURANCE

LEEDS ♦ SARATOGA SPRINGS

www.marshallsterling.com/leeds

Grilling Safety

Grilling is a great way to make a delicious meal, especially as the weather starts to warm up. However, grilling carries a number of risks that you must be aware of in order to keep your outing safe and enjoyable. To keep your family and friends safe while grilling, keep these suggestions in mind:

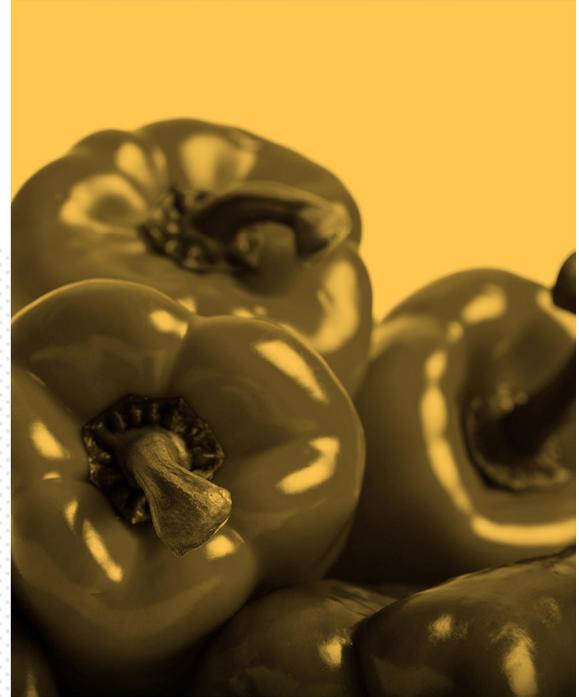
- Do not allow children and pets to play near the grill until it is completely cool and you've had a chance to put it away.
- Place your grill at least 3 feet away from other objects, including your home, your vehicle, trees and outdoor furniture.
- Before using a gas grill, check the connection between the propane tank and the fuel line to make sure it's not leaking and is working properly.
- Only use starter fluid for barbecue grills that use charcoal. Do not use starter fluid for gas grills.
- If you suspect that your gas grill is leaking, turn off the gas and get the unit repaired before lighting it again. Never use a match to check for leaks.
- Do not bring your grill into an unventilated or enclosed space, such as a garage or inside your home. This is not only a major fire hazard, it is also a carbon monoxide hazard.

Grilling is meant to be a relaxing, social way of preparing a delicious meal outdoors. Following these simple precautions will help you keep it that way.

Preventing Animal-vehicle Collisions

When new plants and grass begin sprouting in the spring, wildlife becomes more active in search of this fresh food. This increases the risk of being involved in an animal-vehicle collision. Nearly 25 percent of all animal and vehicle crashes result in some form of bodily injury or vehicle damage. Whether you are driving in the country or city, here are some tips to keep you safe on the road:

- Remain alert at all times and watch out for animals.
- Slow down if you see an animal up ahead. Often, they travel in herds.
- Use your high beams when appropriate.
- Watch your speed, especially at dawn and dusk.
- Have your vehicle's brakes and tires checked regularly to ensure they are in working order.
- Always wear your seat belt.



IN THE KNOW

Save Money by Shopping for In-season Produce

By now, it's common knowledge that fruits and vegetables are an important component of a healthy, balanced diet, but eating healthy can be a challenge from a budgeting perspective.

One easy way to save on your grocery bill, while also eating healthy food, is to shop for fruits and veggies that are in season. In-season fruits and vegetables are easy on your wallet because when there is an abundance of these crops, it brings the overall price down. Also, when the produce is local, it costs less to package and deliver it to the store.

For more information on produce that is considered "in season" in your area, check out the infographic on the next page.

Save Money by Shopping for In-season Produce

To save some money on your grocery bill this month, look for these in-season fruits and vegetables in May:



inSIGHTS