

Personal Lines

## PERSPECTIVES



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## MANAGING CREDIT CARD DEBT

Credit cards can be incredibly helpful, particularly when you need to make a large purchase. However, if you don't keep up with your payments, credit card debt can compound and create a serious source of stress.

## TECHNOLOGY TO IMPROVE HOME SAFETY

As a homeowner, one of your top priorities is keeping your property and family safe from intruders. With the advent of smart homes and new technology, home security is easier and more affordable than ever.

## SHOPPING FOR A SAFE VEHICLE

Shopping for a new car can be stressful, especially if you want one that is both safe and reliable. Thankfully, new cars come equipped with a variety of design features that can make driving safer.

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### LIFE

## Managing Credit Card Debt

Credit cards can be incredibly helpful, particularly when you need to make a large purchase. However, if you don't keep up with your payments, credit card debt can compound and create a serious source of stress.

To get the most out of your credit cards without piling up debt, consider doing the following:

- Treat your credit cards like cash. Avoid spending money you can't pay back in a timely fashion.
- Pay the entire balance of your credit card each month.
- Select cards with no annual fees, 30-day grace bill periods, rebate incentives or other incentive programs.
- Conduct an assessment of your expenses on a quarterly basis, and make adjustments to your spending if you are going over budget.
- Enrol in a prepaid credit card program where you load money onto the credit card for purchases. Once you've reached your set limit, the card will not work.

Seek out financial assistance if you feel overwhelmed by debt. By reaching out to a financial advisor, you will be able to find specific ways in which you can minimize your debt and improve your personal financial situation.

## HOME

### Technology to Improve Home Safety

As a homeowner, one of your top priorities is keeping your property and family safe from intruders. With the advent of smart homes and new technology, home security is easier and more affordable than ever.

The following are some new technologies that can protect you and your loved ones from criminals:

- **Doorbell cameras**—Doorbell cameras are a great way to see who is at the door before you open it. This is especially useful if you have children who are frequently home alone.
- **Smart door locks**—Smart door locks allow you to lock or unlock your doors remotely. This can be helpful if you forget to lock your doors before you leave the house.
- **Motion sensors**—Homeowners can attach motion sensors to doors and windows. Even the slightest movement can trigger these devices and alert you to intruders.

Above all, it's important to have a strong security system in place. These systems should include Wi-Fi-enabled cameras, smart smoke detectors and an alarm system that notifies the authorities in an emergency.

## AUTO

### Shopping for a Safe Vehicle

Shopping for a new car can be stressful, especially if you want one that is both safe and reliable. Thankfully, new cars come equipped with a variety of design features that can make driving safer.

To get the safest car possible, look for the following:

- **Anti-lock brakes**—Anti-lock brakes pump brakes automatically to prevent lockup and allow you to keep control of the car in dangerous conditions.
- **Daytime running lights**—These lights automatically turn on whenever you drive your car. By increasing the contrast between a vehicle and its background and making the vehicle more visible to oncoming drivers, these lights can prevent daytime accidents.
- **Backup cameras**—Many new cars come equipped with rear-mounted cameras that make it easy to reverse and park without bumping obstructions.

Above all, do your research before purchasing a vehicle to ensure it meets your personal safety requirements.



## IN THE KNOW

### What to Do If You Witness a Car Accident

When you see a car accident, a calm, quick response can make all the difference. To ensure the safety of those involved in the crash, do the following if you witness an accident:

- Ensure your safety first by parking your vehicle away from the crash. Be cautious of broken glass, leaked fuel or open flames.
- Call 911, even if the wreck doesn't appear to be severe.
- Check the victims after you've ensured your own safety. Offer to help in any way you can.
- Have those involved in a crash turn off their vehicles.
- Wait for the proper authorities to arrive and provide a statement of what you witnessed.

Again, only offer assistance if it does not risk your own safety. Following a car crash, often the best assistance you can provide is to notify the police.

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