

# inSIGHTS

APRIL 2017

## IN THIS ISSUE

### 7 SAFETY TIPS FOR BIKE COMMUTERS

As the weather begins to warm up, more and more commuters may consider biking to work. However, before making the switch, commuters should keep in mind some key safety tips to make their bike rides to work safe and fun.

### DO'S AND DON'TS FOR FIRST-TIME HOMEBUYERS

Purchasing your first home is an exciting milestone and, considering the markets across the United States, it's a great time to buy. However, homebuying is no simple task, and many first-time purchasers fall into common, sometimes costly, traps. Read on to learn more.

### PREVENTING AUTO THEFT

Cars are a popular target of crime because they are relatively easy to steal. To reduce your risk of becoming a victim, it's critical to be aware of some theft prevention strategies.

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#### LIFE

### 7 Safety Tips for Bike Commuters

As the weather begins to warm up, more and more commuters may consider biking to work. Biking to work is not only a great source of exercise, but it can reduce a commuter's carbon footprint and help him or her save big on gas.

In fact, according to the American Automobile Association (AAA), the average person spends nearly \$9,000 a year to drive his or her car. However, before making the switch, commuters should do the following to make their bike rides to work safe and fun:

1. Practice your route on the weekend or drive it in your car to make sure that it is safe.
2. Know the laws that apply to bikers and how to interact with motorists while sharing the road.
3. Use hand signals to indicate stops and turns for other bikers and motorists.
4. Wear brightly colored clothing to increase your visibility to those on the road.
5. Wear a helmet.
6. Make eye contact with motorists so they know you are there and can anticipate your next move.
7. Bring along a water bottle in case you get thirsty, especially on hot days.

Biking is a healthy alternative to driving to work. To stay safe, it's crucial that you remain attentive and cautious of cars on the road.

For more bike safety tips, [visit the National Highway Traffic Safety Administration's website](#).

## HOME

### Do's and Don'ts for First-time Homebuyers

Purchasing your first home is an exciting milestone. However, home buying is no simple task, and many first-time purchasers fall into common, sometimes costly, traps.

So, before you start searching for your dream home, keep in mind the following do's and don'ts:

#### DO

- **Get pre-approved.** When shopping for a home, it's important to know what kind of credit you have and your overall budget. In some cases, real estate agents won't even work with you until you've been pre-approved for a mortgage.
- **Get a real estate agent.** While it's true that real estate agents aren't required to buy a home, they can be invaluable—especially for first-time buyers. A good agent will walk you through the necessary steps and offer market insight and specific advice.

#### DON'T

- **Get overexcited.** It's common for first-time buyers to act on their emotions. But when it comes to such a large purchase, acting on impulse can be dangerous and commonly leads to overspending. Experts recommend that buyers only close on houses they can see themselves in for at least five years.
- **Get careless about money.** When purchasing a house, you want to avoid making other big purchases before you are approved for a mortgage. In addition, many first-time buyers forget to budget for closing costs. Consider putting aside anywhere from 1 to 4 percent of the purchase price to cover them.

Keeping these tips in mind will ensure that, when it comes time to sign on the dotted line, you made all the right steps to secure your dream home.

## AUTO

### Preventing Auto Theft

Cars are a popular target of crime because they are relatively easy to steal. To reduce your risk of becoming a victim, use the following tips:

- Never leave your car running and unattended.
- Never leave your keys in the car or ignition, even inside a locked garage.
- Always roll up your windows and lock the car, even if it's in front of your home.
- Park in high-trafficked, well-lit areas, if possible.
- Consider anti-theft devices such as steering wheel locks or fuel cut-off switches.
- Purchase an auto alarm system if you live in a high-theft area or drive a theft-prone vehicle.

For additional protection, a strong auto insurance policy can help you recoup some of the losses associated with a stolen vehicle.



## IN THE KNOW

### Fuel-saving Strategies

Fuel costs tend to fluctuate, and you never know when the price to fill up is going to break the bank. As such, it's important to save on gas whenever you can by doing the following:

- Lighten your car by removing heavy items from your trunk. This can help improve your car's overall fuel economy.
- Avoid idling for long periods. Idling for just one minute consumes the same amount of gas as starting your engine.
- Stay up to date on oil changes.
- Drive slower. You can improve your fuel economy by approximately 20 percent by reducing your highway speeds.
- Carpool or ride a bike to work to cut the car out of the equation completely.

If you are in the market for a new car, be sure to compare fuel economy ratings of the vehicles that interest you.

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