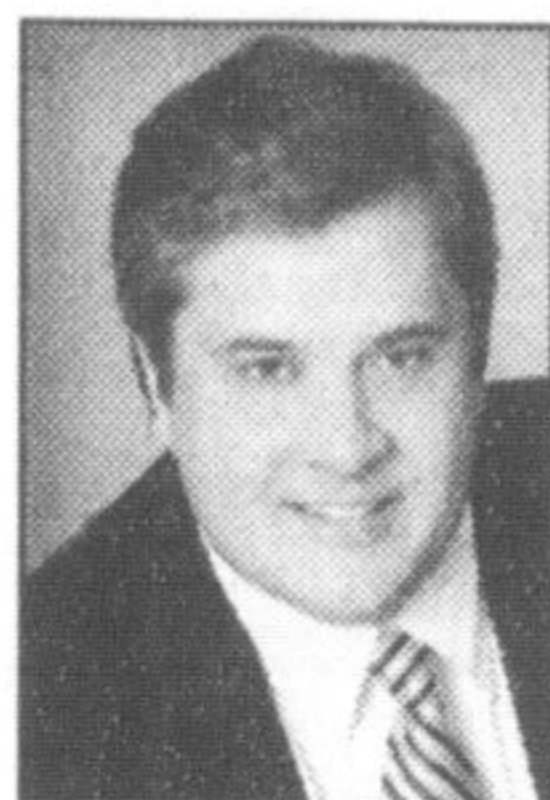


Ask The Professionals

If you have any questions these professionals can answer, please write to:

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Frozen pipes and ice dams: Cold weather culprits

By Dave Peers, State Farm Agent

Have you ever had the misfortune of cleaning up a smelly, wet and very cold mess on a freezing winter day? I hope you haven't and never do. Thousands of people, however, suffer through this nightmare every year because unprotected water pipes in their homes freeze and break.

A more subtle destructive winter wonder is the phenomenon known as ice damming. Snow on your roof can lead to ice dams that damage the roof, gutters, walls, interior ceiling and even items inside the home.

There are ways you can prevent frozen pipes and ice dams, simple solutions to avoiding the hassles and costs of cleaning and repairing your home.

The value of two minutes
Two minutes. That's about as long as it takes to begin a small trickle of water from your home's hot and cold faucets and to open the doors of cabinets with water pipes running through them.

Two weeks. That could be the length of time needed to find and hire contractors to tear out smelly, water-soaked carpet and wallboard, dry the remaining flooring of your house and replace all that might have been destroyed by flooding from burst, frozen pipes. An eighth-inch (three millimeter) break in a pipe can spew up to 250 gallons (946 liters) of water a day, wrecking floors, furniture and keepsakes.

As you can see, there can be a tremendous advantage to spending a couple of minutes taking simple, no-cost precautions to prevent frozen pipes. The saying, "time well spent," is certainly an under-statement when you consider the soggy consequences of doing nothing. Here are a few additional steps to protect your home or apartment:

- Insulate pipes in your home's crawl spaces and attic.
- Use heat tape to wrap pipes. (Only use products approved by an independent testing organization, such as Underwriters Laboratories, Inc., and only for the use intended (interior or exterior). Closely follow the manufacturer's installation and operation instructions.
- Seal leaks that allow cold air inside, near where pipes are located.
- Close air vents leading under the house.
- Disconnect garden hoses and, if practical, use an indoor valve to shut off an drain water from pipes leading to out-side faucets.

What are ice dams?
After several days of melting-freezing cycles, it's common for the melted water and ice to work up under the shingles until water enters the attic and eventually does damage to the ceilings, wall and contents.

In cases where the ice dam goes unnoticed for an extended period of time, it can do significant damage to the building and its contents.

There's no way to guarantee an ice dam won't damage your home, but you can take steps to cut the chances of an ice dam forming in the first place.

- If you haven't already, thoroughly clean all leaves, sticks and other debris from your home's gutters and down-spouts.
- Make every effort to keep snow on your roof to a minimum. Long-handled devices on the market called "roof rakes" let you stand on the ground and pull the snow off the roof. Keeping heavy snow loads off your roof reduces the chances for both ice dam formation and roof failure due to the weight.
- All winter long, keep gutters and down spouts clear of snow and icicles.
- Evaluate the insulation and ventilation in your attic. Most experts agree the R-value of attic insulation should be at least R-30 (R-38 is preferable in northern climates).



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STRESSED AND LOOKING OLD?

For the most part, stress is an emotional and physical response that occurs when humans confront or dodge challenging or extreme circumstances. The body's **sympathetic** nervous system instantly readies itself for **fight or flight** as hormones including adrenaline and non-adrenaline are released. The heart rate accelerates, respiration quickens, pupils dilate and digestion slows.

Stress eases as the **parasympathetic** nervous system, known for rest and relaxation, takes over. This scenario, one of activation followed by relaxation, is a normal and healthy one. Too much activation and too little relaxation however, negatively impact the body and mind.

In the presence of **chronic stress**, the immune system weakens and stubborn infections take root. Illnesses occur more frequently and take much longer to heal.

Most of us understand how stress can be linked to high blood pressure and arthritic conditions. But, did you know that stress also speeds up the aging process?! Protein DNA complexes called telomeres, serve as a sort of biological clock that tells the age of cells.

Telomeres shorten each time a cell divides. When they finally shrink away, cell division stops and the cell dies. This results in signs of aging such as **grey hair, wrinkles and weakened eyesight**.

Chiropractic focuses on keeping your **nervous system** free from interference brought on by stress, thus allowing each individual to be **the best that he or she can be**. The nervous system is the **master control** in your body. It controls all functions right down to the **cellular level**. If your lifestyle is unhealthy (i.e. lots of stress), not only will it negatively impact you on the **inside** but on the **outside** too. Make sure to call for a check-up today... especially during this time of year, when our stress levels are elevated.



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