

Trampolines Can Be Fun – Until They're Not



If you've ever jumped on a trampoline, you know what a rush it is to jump high, higher and even higher! You feel like you can touch the sky and you never want that feeling to end. If the youngsters in your life have jumped on a trampoline, they've probably experienced that same rush too.

Not to spoil the fun, but it's wise to consider what the American Academy of Pediatrics (AAP) has to say about trampolines: Mini and full-sized trampolines should never be used at home, in routine gym classes or on playgrounds. They should only be used in supervised training programs for gymnastics, diving or other competitive sports.

Their rationale is sound. The AAP says that children younger than 6 years of age are at greatest risk of being injured on a trampoline. Common injuries include broken bones; concussions; sprains and strains; bruises, scrapes and cuts; and head and neck injuries.

If you choose to buy a trampoline, despite the risks, here are some important safety precautions:

Use safety nets and pads. Install a trampoline enclosure (a special net that surrounds the trampoline) and cover the trampoline's frame, springs and surrounding landing surfaces with shock-absorbing pads.

Inspect equipment. Regularly check for tears, broken springs, loose bolts, and worn safety pads and netting. If repairs are needed, make the trampoline off limits until they're made.

Look for level ground. Make sure the trampoline is on a flat surface away from trees, fences, swing sets, swimming pools, etc.

Have adult supervision. Because of the risks involved with using a trampoline, an adult must always be present to ensure jumpers stay safe and follow your rules. One of those rules **MUST** be "Only One Jumper At a Time." Most injuries occur when there is more than one person using the trampoline at the same time, says the AAP.

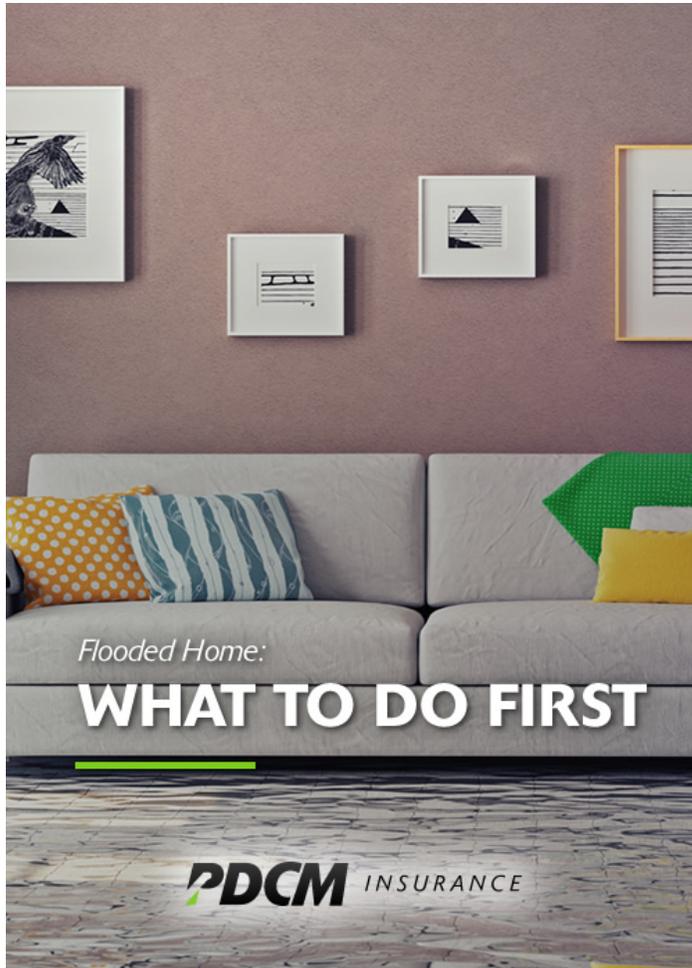
Talk to other parents. If neighborhood kids are using your trampoline, be sure to talk with their parents to make sure it's OK for them to use it.

Contact your insurance agent. Before buying a trampoline, talk to your insurance agent to see if your current homeowner's policy provides coverage for it. If your policy does offer coverage, you may want to review your limits and decide whether they meet your needs.

What are your thoughts on owning a trampoline? Do you feel they pose a safety risk? Let us know!

Home Flooding: When April Showers Bring More Than May Flowers

April showers bring May flowers. It also brings changing weather patterns that can lead to flooding. Flooding often happens without warning, and standard homeowner's or renter's insurance policies don't cover flooding. If your home becomes flooded, here are some smart steps to take.



Remove the muddy mess. Shovel out as much mud as possible, then use a garden sprayer or hose to wash mud from hard surfaces.

Clean and disinfect. Every surface must be scrubbed with hot water and a heavy-duty cleaner. Next, disinfect surfaces with 1/4-cup chlorine bleach per gallon of water or with a disinfectant product that's labeled as a disinfectant to kill germs. Caveat: Chlorine bleach should not be used to disinfect silverware, metal utensils, and pots and pans because it reacts with many metals and causes them to darken.

Take it outside. Furniture, rugs, bedding and clothing should be taken outside to dry so the cleanup process can continue.

- Mattresses, toys and stuffed animals should be thrown away.
- Upholstered furniture soaks up contaminants from floodwaters and should be cleaned by a professional.
- Solid-wood furniture can usually be restored unless the damage is severe. Wood-veneer furniture is probably not worth the cost and effort of repair.
- Photographs, books and important papers can be frozen and cleaned later. Wash off the mud, put the items in plastic bags and place them in a frost-free freezer. Freezing your items will protect them from mildew and further damage until you have time to thaw and clean them or take them to a professional for restoration or repair.

Get a move on. Once your possessions are outside, use an air conditioner or dehumidifier to remove moisture from your home, or open windows for ventilation. Vacuum floors, ceilings and walls to remove mildew, then wash the surfaces with disinfectant. Wear a two-strap protective mask so you don't breathe in mold spores.

Pump it out. If your basement is full or nearly full of water, pump out 2 or 3 feet of water each day. Draining water too quickly will cause the pressure outside the walls to be greater than the pressure inside the walls. This pressure change may make the walls and floor crack and collapse.

Has your home been flooded? What steps did you take to get your home back to normal? Let us know!