

**“THE CIRCLE OF SAFETY™”  
CONSUMER AWARENESS ADVISOR**

*News and Tips to Make Your Life Easier, Safer and Happier! For Friends and Clients of Forest Agency!*  
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## Organizing a Safe and Profitable Yard Sale

It's that time of year when the urge to spring clean starts to get the better of us. For many of us trying to make space and declutter our lives, that also means organizing a yard sale. Naturally, you want to make as much money as you can, while protecting your interests as the hordes descend on your property. With that in mind, here's a few tips to help guide you safely to success:

**What should I sell?** That depends on how radical you want to be but anything you haven't worn or used for over a year is a contender. Be firm with yourself – if you hear yourself saying, "I might need this one day," in fact, you probably won't.

**When should it be?** Weekends are best, and Saturdays are better than Sundays. Don't start any later than 8am. You will do more than 75% of your business in the morning.

**What sells well?** Kids' books and toys, unused beauty products, garden tools, and furniture. What you've probably got most of – clothes – don't sell well, though children's wear can be an exception.

**How should I price stuff?** If you're decluttering, price low. Otherwise, start out at around 10% of what an item would cost new and be prepared to bargain down. Try bundling items together. Slash your prices during the last few hours.

**What about safety?** Use common sense: Strong tables, no clutter on the ground, sharp items out of kids' reach. Have a first aid kit close by; in warm weather provide drinking water.

**Am I insured?** Homeowners and renters insurance likely will cover you for liabilities to others, though you should check with your agent for limitations and exclusions. For instance, if you sell other people's stuff, craft items you make, or regularly hold yard sales, your activities might be deemed a business, for which you'd need additional coverage.

**Final words:** Television shows have proven that people sometimes find really valuable items at yard sales. If you have antiques or anything that's been in the family a long time, get an appraisal.

IN THIS ISSUE: • **Successful Yard Sales** • **Safety Tips for Coloring Eggs** • **Avoiding Window Dangers** • **Uninsured Motorist Exposure on the Rise** • **Are You Prepared for Power Outages?**

## Top Ten Safety Tips for Holiday Eggs

Easter falls just about as late as it can be this year – April 24 (actually, April 25 is the latest date but that hasn't happened since 1943). If you're planning a decorating session and egg hunt, here are 10 safety rules to follow

1. Wash eggs first, especially if you plan to blow them out with your mouth.
2. If the eggs will be eaten, color them with edible food dyes.
3. Refrigerate any eggs you plan to eat as soon as they're collected, but ...
4. Don't eat eggs that have been exposed to the air for more than two hours.
5. Find clean hiding places, avoiding areas frequented by animals.
6. Also don't hide them near electric outlets or glass or inside cupboards and drawers where sharp objects lurk.
7. If egg shells crack when you're preparing them, throw them away.
8. Consider using plastic eggs for the hunt, keeping decorated ones indoors.
9. If the hunt takes place in a public area, supervise children at all times.
10. Beware the choking risk of giving small chocolate or plastic eggs to young children.



**HAPPY BIRTHDAY**  
*Bonnie Casper (Belated!)  
Diane Villagomez  
Gina Robbins  
Cathy Hall*

**CONGRATULATIONS**  
*Bobbie Box (2years)  
Cathy Hall (23 years)  
Linda Carrera (15 years)*

# Window Safety: An Open and Shut Case

They're in almost every room, but you can't really see them. They protect us, yet they can be remarkably fragile. Proper installation and maintenance of your windows can literally make the difference between life and death (or serious injury) in your home. It is crucial to understand how to stay safe around windows.

April 3 begins National Window Safety Week, which aims to highlight window dangers and provide simple steps to ensure the safety of everyone in the home. The campaign is not just about the risk of falling through windows but also the important role they play in enhancing our safety by providing a means of escape in emergencies.

So why not use Safety Week to check out your own windows, from inside and out? Based on the guidance of the Window Safety Task Force and some additional thoughts of our own, here's a set of guidelines you can use.

- Ensure all windows are in good condition and fully functional.
- Don't allow unsupervised young children near open windows.
- Use bolts that enable you to secure partially open windows.
- If you have external window guards, ensure that they have safety-release catches for emergencies.
- Make windows part of your fire escape plan and explain to responsible youngsters how to use them (including how to release those safety catches).
- Never nail or paint window frames shut.
- Don't install air conditioners in windows that are part of an escape route.
- Check the condition of window screens so they don't allow insects into your home.
- Keep in mind that screens are not window guards and won't prevent someone from falling through.
- Don't place furniture that can be climbed on close to windows.
- Discourage children from playing outdoor games close to windows that could break – risking injury to themselves and others inside.
- With patio doors, consider applying a few decals to remind people they're there!
- Put shrubs and woodchips below windows to soften falls.

## Standby Essentials for Power Outages

*Power outages can happen at any time of year. In spring, storms, floods, enthusiastic backhoe operators and skyward thrusting trees could cause a problem. Bluntly, a power cut can happen to anyone, and coping is easier if you have a plan and supplies prepared in advance.*

*The most important items you need are emergency lighting (at least a flashlight and lantern), the emergency number for your power company, and access to a phone so you can report an incident and find out what's happening. (Landlines normally continue to operate during an outage but they must be corded – directly connected to the outlet). A battery-powered radio may also help. If you need power for water purification or supply, keep a regularly-replaced bottled supply in your home.*

*During an outage, disconnect all appliances, except the fridge and freezer, so they won't be damaged by a surge when power is restored. If the outage lasts more than a couple of hours you may need to dispose of refrigerated foods, although a freezer will hold food safely for up to 48 hours provided you don't open the door. If the weather is cold, keep warm by staying in bed, with extra blankets. The Centers for Disease Control and Prevention (CDC) has more info at <http://tinyurl.com/cdc-outage>.*

## Uninsured Motorist Exposure Rising Dramatically

In January the Insurance Research Council (IRC) reported that nationally 1 in 6 drivers are likely uninsured. In some states, and in economically challenged communities, uninsured rates can approach 1 in 3. The report shows a direct correlation between the rise of unemployment and the increase in under- or uninsured motorists. Fortunately your auto policy should include uninsured motorists coverage. If you were to suffer an injury due to the negligence of a motorist who is not adequately insured, this coverage would protect you. Many states require a minimum uninsured motorist coverage of \$10-25,000 per person and \$30-50,000 property damage, coverage above these limits is readily available (up to limits of liability on the policy). In many situations, an additional \$1 million of uninsured motorist coverage can be added to your personal umbrella policy. If you have any questions about your uninsured motorist coverage, contact your agent today: **(708) 383-9000**.

**Thank You! Thank You!**

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Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

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If you're happy with our service and products, ask everyone you know to call us. Be sure to tell them to mention your name or please call us with their name and number and we'll get in touch with them.

We'll send you a \$10 restaurant or grocery gift card for every referral you give us.

Plus, we'll have a quarterly drawing for a \$100 donation to your favorite charity or we'll pick from a local one we support.

## We are grateful to you for spreading the word about Forest Agency!

Congratulations to the winner of this quarter's drawing:

**Michael Ochoa**

We'll be making a \$100 donation to his favorite charity.

## Forest Agency is on Facebook!

Our page is full of even more useful seasonal tips and local news than you read here.



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[www.facebook.com/ForestAgencyInsurance](http://www.facebook.com/ForestAgencyInsurance)

## A Not-So-Trivial Pursuit

This month **FOREST AGENCY** is sponsoring a Trivia Contest and offering you a chance to win a **\$5 Starbucks gift card**. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax -- 708-383-9174 -- or email -- [insurance@forestagency.com](mailto:insurance@forestagency.com). Good luck!

***One of the oldest-surviving animal species, this lizard has been around for 40 million years and is only found in the wild in Eastern Indonesia. It's also the world's heaviest lizard. What is it?***

**Last Month's Contest:**

***When should you have a tetanus shot?***

**Answer:** You need one every 10 years to maintain immunity. If it's been longer since you last had one, speak to your primary care physician. If you suffer an open wound outside the 10 year range, consult your physician or go to the emergency room.

Congratulations to **Gene Oostdyk** who correctly answered the question!