

“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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FEBRUARY 2011

Maintaining the Roof Over Your Head

Come rain or shine, you count on the roof above your head to provide comfort and safety. Most of the time it's out of sight and out of mind - until something goes wrong. But a roof that's not properly maintained - or replaced when it's time - can add costs to your budget through water damage and higher heating bills. On the other hand, you don't want to be paying for unnecessary work. So, how do you know when a roof needs replacing and where can you find a trustworthy contractor? Here are our Ten Top Tips:

1. Most shingled roofs last an average of 25 years, although lightweight shingles only last about 15. They should be inspected regularly after that.
2. Signs of wear include heavy granule deposits in your gutters, color-faded but shiny patches on surfaces, and curled, brittle shingles.
3. A single leak doesn't necessarily indicate a major problem, especially if it occurs where there's flashing or a fixture like an antenna.
4. You may be able to do an effective inspection from the top of a ladder but for a roof-top examination, call in a professional. Many will do a free evaluation.
5. If you do decide to go on the roof yourself, only do so if it's not steep and does not sag; don't go when it's wet and always wear non-slip shoes.
6. Never commission work from someone who knocks at your door and either says you have roof damage or offers to do an inspection.
7. Only use bona fide registered contractors who are licensed and bonded. Check their credentials with your state and county licensing organizations.
8. Always get two or three inspections and bids, both to confirm what really needs to be done and to get the best price.
9. Ask friends and neighbors for recommendations.
10. To learn more, contact the National Roofing Contractors Association - www.nrca.net.



HAPPY BIRTHDAY
Bill Carlton
CONGRATULATIONS
David Klans (25 years)

IN THIS ISSUE: • **Top 10 Roof Maintenance Tips** • Dental Care for Kids • **How To Deal With Dog Bites** • Volunteer Drivers Needed • **Appraisal Event in Oak Park**

Keeping Young Smiles Healthy and Bright

Question: What's the most common childhood disease? The answer, by a mile, is tooth decay. And since February is Children's Dental Health Month, now's the time to check that you're doing everything you can to protect your children's teeth.

The American Dental Association stresses the importance of developing good oral hygiene habits at an early stage. For this year's campaign, it has a whole stack of ideas, games, activity sheets and publications that you can download from their website (www.ada.org).

Even without these, you can help your children now with just a few simple rules.

For example, they should brush and floss twice a day - a couple of minutes each time. Check that they do this and monitor the amount of toothpaste they use - too much fluoride can cause problems. Help them understand the dangers of consuming too much candy and sugared drinks, or chewing gum, and encourage them to wear mouth guards during sports.

Most importantly, ensure that they have regular check-ups every six months. It's no fun - but the consequences of not doing so are even less palatable!

*...and...Happy Valentine's Day
from Forest Agency!*

What to Do When Dogs Put the Bite on You



Dog bites are a serious business - not just for the poor victim, but also for the pet owners who might be every bit as innocent as the sufferer but find themselves facing both anger and, potentially, a big compensation bill. According to the Insurance Information Institute, dog-bite compensation claims in 2009 exceeded \$400 million, with the average bite (if there is such a thing) costing around \$25,000.

Each year more than 4.5 million of us get bitten, with about 8% of these cases requiring a visit to the emergency room. Tragically, around 15 or 16 people die each year from bites (the vast majority from male dogs). Half of all dog-bite victims are children under 12 years old, so if you're a parent, educating your kids about how to behave with animals is an important part of accident prevention. You can get more information on how to do this from the American Humane Society (<http://tinyurl.com/kids-n-dogs>).

How to avoid dog bites

The aim is to prevent the animals from becoming excited. Simply don't approach dogs you don't know. Don't try to pet them, and avoid them if they are preoccupied with toys, puppies or another dog. If you talk to them, use a low, quiet voice. If a dog jumps at you, stay still and keep calm.

What to do when someone gets bitten

If a dog bites you or someone you're with, it's a serious incident. You should seek medical advice if:

- > You don't know anything about the animal and its immunizations.
- > The bite is deep, or on your hands, feet or head.
- > You already have a serious illness or disease.
- > The wound becomes red, infected or swollen.
- > You have not had a tetanus shot in the past five years.

Advice for owners

Claims are mostly covered by homeowners' insurance liability policies, although some insurers won't cover specific breeds - those with a bad reputation for biting. In some cases, it's possible to buy separate coverage. Make the effort to teach your dog discipline and control and consider spaying or neutering to improve your dog's temperament.

A word about cat bites

In some cases, cat bites can be more serious than dog bites. They're more likely to cause infection, so, again, you should seek medical advice. Scratches, unless they're deep, are probably okay.

Family Heirloom or Flea Market Find: What's It Worth?

This month Forest Agency is participating in an event that will offer you the opportunity to **have your family treasures and other valuables appraised by experts**—at a reduced rate! On Saturday, February 19, the Historical Society of Oak Park and River Forest and Leslie Hindman Auctioneers will have specialists available at the Nineteenth Century Club to appraise jewelry, fine art, furniture, decorative arts, fine books, manuscripts and other collectibles. Cost for an appraisal of one item is \$10. Bring three items to be appraised for just \$25. Pre-registration is suggested. Forest Agency consultants will be on hand to help you determine whether your valuables are adequately insured.

When: **Saturday, February 19, 10AM-2PM**

Where: **Nineteenth Century Club, 178 Forest Avenue, Oak Park**

Pre-register and get more info at www.oprfhistory.org or (708) 848-6755.

Call for Volunteers to Drive Cancer Patients to Appointments

Volunteer drivers are needed for the American Cancer Society's *Road to Recovery* program in the Chicago area. Recognizing that transportation to and from treatment is one of the most difficult challenges cancer patients face, the Road to Recovery program relies on volunteers to help make transportation to and from treatment more accessible to thousands of cancer patients. Many patients need daily or weekly treatment, often over a period of months, and they simply have no transportation or are too ill to drive. Family and friends may help, but sometimes it's just not enough.

"We have a critical need for volunteer drivers specifically in the West Cook County area and throughout the state. Cancer patients find it particularly difficult to always rely on family and friends to get to and from treatments," reports Dolores Garcia, Regional Director of the West Cook office of the American Cancer Society.

Time commitments vary and volunteers are carefully matched with patients depending on location, schedules and how much time the volunteer can contribute. There is a brief application process and training involved to become a *Road to Recovery* driver. The requirements include holding a current valid driver's license, having a safe driving record and proof of insurance.

Cancer patients and their families can call the American Cancer Society and speak to a specialist about their diagnosis, treatment and needs. If transportation is identified as a need, the counselor coordinates volunteer drivers to provide transportation to and from cancer treatment appointments. A patient service representative then follows up with patients to assess their personal experience and match additional needs with appropriate resources.

"Supporting the American Cancer Society through volunteer service is a very efficient and productive way of making a personal statement against cancer," says Dolores Garcia. "By reducing or eliminating barriers to care, individuals can receive the screening and diagnostic tests they need. With early identification of a cancer, and early treatment, morbidity and mortality can be reduced."

To learn more about becoming a volunteer driver for *Roads to Recovery*, or to get help, contact 708-484-8523 or 800-227-2345 or visit www.cancer.org.



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!

- Thomas Monaco
- John Vodopic
- Margaret & John Swiess
- Walter Duncan
- Harry & Georgia Kulubis
- Roberta Trovinger
- Noel Carey

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Dan Browne
President



Cathy Hall
Vice President

Did you know **nearly half of American households** acknowledge they ***don't have the life insurance protection they need*** to ensure a secure financial future for their loved ones?

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Check it out or call us for a quote today!

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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 one we already donate to.

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 call us with their name and phone number and we'll call them.

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

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. Good luck!

Name one or both of the two 'sis' words used to describe how plants draw water through their roots and convert sunlight to energy.

January's Contest:

Gold may be precious but two metals are considered more valuable. Name at least one.

Answer: Platinum and Rhodium

Congratulations to Theresa Schultz who correctly answered the question!

December's Contest:

What are the names of the twin Mars explorers that landed on the planet in 2004? Which one is still working?

Answer: Spirit and Opportunity. Opportunity is still working.

Congratulations to John O'Blanis who correctly answered the question!