

**“THE CIRCLE OF SAFETY™”**

*News and Tips to Make Your Life Easier, Safer and Happier! For Friends and Clients of Forest Agency!*

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## Eliminate Dangerous Ice Dams on Your Roof

An ice dam occurs when frozen water accumulates in the gutter system and at the roof edge and prevents the successful drainage of melting snow. Ice dams are common in areas that receive heavy snow.

In most cases, ice dams begin inside the house, when heated air leaks into the unheated attic. In the winter, the roof above the unheated attic is cold. When warm air leaks into the attic, it creates warm areas on the roof, which cause the snow on the exterior of the roof to melt. The melting snow moves down the roof slope until it reaches the cold overhang, where it refreezes. The process continues, causing ice to build up along the eaves and form a dam. Eventually, this dam forces the water to back up under the shingles and sometimes into the ceiling or wall inside the home. This phenomenon may cause structural framing to decay, metal fasteners to corrode, and mold to form in the attic and on wall surfaces. Few homeowners policies pay for ice dam removal. Interior or exterior damage, however, caused by an ice dam on the roof is typically covered under a special perils homeowners form.

There are measures that homeowners can take to reduce the chance of ice dams, including the following.

- The services of a professional should be employed to remove heavy snow from your roof. They will be able to address emergency situations, by making channels through the ice dam to allow the water behind the dam to drain off your roof. However, the channel becomes ineffective within days and is only a temporary solution to ice dam damage.
- Your ceiling/roof insulation should be increased to reduce heat loss. Some state codes require an R-value of 38 above the ceiling for new homes. In narrow spaces, insulation products with high R-value (6–7) per inch are recommended. It is imperative that the ceiling be made airtight to prevent warm air within your home from flowing into the attic space.
- Verify that there are sufficient soffit and gable end vents in your attic. These help to quickly vent any of the warm air that does get into the attic out into the atmosphere.

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## Is it Time to Take in Boarders?

More and more Americans, feeling the squeeze of the current economy, are turning to alternative ways to make ends meet. Many homeowners are finding it difficult to make their mortgage payments, but are unable to sell due to the housing market slump. A growing number are choosing to open up part of their homes to temporary or occasional (for special sporting or community events) boarders as a way to offset costs.

Choosing to rent out a couple rooms can be a good way to generate some extra income, particularly for empty-nesters, or other homeowners who have an extra bedroom or two. The current economy has many students and single people seeking more affordable housing options. There are a few important points to remember, however, before posting that ad on craigslist.

Opening your home to boarders can affect your insurance policies and premiums. In most cases, the property within the rooms occupied by your tenants, as well as your tenants' personal property, *will not* be covered on your homeowners' policy if a claim becomes necessary. Be sure to contact your insurance agent *before* you take on boarders to find out what your policies will cover, and whether you need to change your liability limits. You should have a formal lease with each tenant, and recommend that your boarders obtain their own renter's insurance policies.

If you are considering renting out that spare bedroom, give us a call and we'll review your coverage with you.

**CONGRATULATIONS!**  
*David Klans (26 years)*

# Vitamins and Supplements

If you're interested in health and nutrition, you can't fail to have noticed the ongoing debate about the usefulness – and even possible risks – of taking vitamins and other supplements. But there's so much contradictory information swirling around it's difficult to know what you should and shouldn't take.

Well, we haven't got the answer. But there are definitely plenty of things you can do to help make an informed decision about your choice in vitamins and supplements.

First off, let's be clear that you should always speak to a professional before making decisions about your health and nutrition. With that in mind, here are some points to think about :

- Having routine and regular bloodwork done will identify any deficiency in essential elements like iron and zinc. Specific tests can also be ordered for presence of certain vitamins like B12, a deficiency of which was recently claimed to be a factor in dementia and depression (for more on this, see <http://tinyurl.com/B12-vits>).
- We certainly need many vitamins and other important nutrients but the best, most effective and potentially least risky sources are those that come from natural foods, especially fruits and leafy green vegetables. Sunshine is an excellent source of vitamin D.
- Recommended Daily Amounts (RDAs) or Dietary Reference Intakes (DRIs) are publicly available. The Institute of Medicine produces downloadable tables which you can access via the US Department of Agriculture at <http://tinyurl.com/dri-tables>.
- Despite general recommendations, everyone has different needs. Key factors that make a difference include your gender, your general state of health and your age. A physician or nutritionist can advise you on your specific needs.
- Excessive amounts of some supplements, such as iron, and Vitamins A, C and D (but not from sunshine) can cause mild to serious problems. Consult a professional about dosing.

In the words of the National Institutes of Health, Office of Dietary Supplements: "Do not self-diagnose any health condition. Work with your health care provider to determine how best to achieve optimal health and always check with your health care provider before taking a supplement, especially when combining or substituting them with other foods or medicine." Visit <http://ods.od.nih.gov/> for more information on dietary supplements.

## Overdose Dangers Of Popular Painkiller

Did you know that one of the most commonly taken, over-the-counter painkillers could be dangerous if not used properly? Acetaminophen, sometimes sold under the brand name of Tylenol, is a fast and effective painkiller, but many people don't realize that just because you can buy it without a prescription doesn't mean you can't overdose on it. Just taking a little more than the recommended daily dose over an extended period can damage your liver, according to a recent study—especially if the user also drinks alcohol. And sometimes it's easy to overlook usage because acetaminophen is also used in products where you may not expect it, like in some Alka Selzer and Benadryl preparations. The key rules are: never exceed the stated dose of any medication and don't mix them without professional advice.

## Second Annual Appraisal Event: What's It Worth?

This month Forest Agency will again be participating in a local event that will offer the opportunity to **have family treasures and other valuables appraised by experts**. On Saturday, February 11, the Historical Society of Oak Park and River Forest will have professionals available at the Nineteenth Century Club to appraise jewelry, fine art, furniture, decorative arts, books, toys, comics and other collectibles. In addition, scrapping will be available. Bring your vintage and costume jewelry, gold and silver coins and flatware and receive cash. Forest Agency consultants will be on hand to help you determine whether your valuables are adequately insured. **Pre-registration is required.**

**When: Saturday, February 11, 10AM-3PM**

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

**Pre-register and get more info at  
[www.oprhhistory.org](http://www.oprhhistory.org) or (708) 848-6755.**

## Is Your Drinking Water Safe?

*Unlike many parts of the world, we live in a country where, thankfully, the water supply that comes out of our faucets is generally safe to drink. But even here, water quality varies both in terms of taste and harmful substances.*

*If you have a well, you'll already know the importance of testing for and removing impurities. With mains supplies, water companies regularly test their product but that doesn't stop the occasional contamination.*

*Water companies are usually obliged by law to publish the results of their tests but you may also want to be sure that what they find at their testing points is matched by the same quality in your kitchen.*

*There are plenty of good testing kits available for \$10 to \$15 that will identify bacteria, lead, pesticides and nitrates, as well as concentrations of harmless contents that create flavors.*

*The US Environmental Protection Agency offers guidance on both ground water and bottled water at <http://tinyurl.com/water-qual>*

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

## Thank You!

Thanks to all our clients who graciously referred family, friends and associates to our agency. We appreciate your kind words!

Frank Zatika  
Sophie Kaluziak  
Brian & Nancy Kuhns  
Mary Ann & William Farley  
Cannan Aviation  
Sam & Margaret Mazzuca  
Teresa & Thomas Benno  
Asheesh Goel  
Pamela Wollenberg

### Your Companies at Forest Agency:

- ALLIED
- ANDOVER
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- BLUECROSS/BLUESHIELD
- CAPITOL
- CHARTIS
- CHUBB
- ENCOMPASS
- GENERAL CASUALTY
- GUIDEONE
- HANOVER
- HARTFORD
- INDIANA
- MERCURY
- METLIFE AUTO & HOME
- PROGRESSIVE
- SAFECO
- TRAVELERS
- WEST BEND



Dan Browne  
President



Cathy Hall  
Vice President

## Forest Agency is on Facebook!

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

Visit our page and "like" us today:



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

## Tell a Friend about Forest Agency!

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 happy to welcome the friends and clients of **Porter & Associates** to Forest Agency! We look forward to getting to know each one of you!

## 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!

**Which country's flag consists of three equal-width vertical stripes of (from left to right) blue, white and red?**

### Last Month's Contest:

**What is the world's second-highest mountain?**

The answer we were looking for was: K2, which is close to Everest and has a peak of 28,251ft – 778ft lower than Everest.

Congratulations to **Matt Naples**, who correctly answered last month's question!