

“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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How To Skip Those New Bank Charges

Ouch! As if making ends meet wasn't tough enough, many banks are starting to charge for some of the services they used to boast about as being free. Their explanation is that new rules introduced in the past few months are cutting into their revenues. Hope they're not looking for sympathy! Many of the new rules are actually aimed at preventing or reducing penalties for things like minor overdrafts, which used to rake in a big profit for the banks. But let's not forget that banks do have to make money to pay employees and shareholders, and savvy customers can still enjoy mostly free banking - if they do their homework. For instance, if you are prepared to do your banking transactions online and stop getting paper statements (downloading them from the Internet instead) you can probably avoid the charges of up to \$10 a month some banks now impose for checking accounts. Some banks will also waive charges if you use their own debit cards, post your checks at ATMs instead of via a teller, and use their direct deposit services.

Banks do have a legal responsibility to notify you of any changes in their terms of service, so if you receive a letter in the coming weeks, don't just toss it in the trash - read it carefully. To be fair, many of them also offer guidance on how to avoid certain fees.

More than ever, it makes sense to shop around and compare charges at different banks. Most of the hikes currently being introduced come from the big banking names and you may find that smaller, local banks either don't impose those charges or charge less.

CONGRATULATIONS ...

Melissa Keshen

(4 years at Forest Agency)

IN THIS ISSUE: What's So Good About Organic Food? • New Bank Charges • Making "Green" Resolutions • How to Deal with Eye Injuries • Are Electronic Cigarettes Safe?

MAKE YOUR “GREEN” RESOLUTIONS NOW

Every New Year starts with good intentions that seem to fizzle out with the passing of time. But here's something you can do that should be easy to stick to: Think Green! Whether you believe in climate change or not, there are so many small things we all can do that can help the environment, our health, and pockets. Here are a few ideas to get you started:

- **Get to know and make the most of all the recycling services offered by your local disposal company.**
- **If you have a yard, compost all waste vegetables, coffee grounds, egg shells, leaves and clippings.**
- **Turn down your heater thermostat by a degree or two and wear warm clothes.**
- **Ease back on the gas pedal when you drive; accelerate gradually.**
- **Think about walking or cycling to nearby places you usually drive to.**
- **When shopping, look for products with recyclable or reduced packaging.**
- **Switch off computers and appliances when not in use. Devices in “stand-by” mode still use power.**
- **Make a point of learning more about being green. Visit: www.epa.gov**

What's So Good about Organic?

What does it mean and is it worth the extra money?

Some people buy organic foods on principle, some because they believe it's better for them and others because they think it's less harmful to the environment. One thing's for sure - it generally costs more than non-organic. So is it worth it?

The picture is complicated by misunderstandings about what "organic" means and by intentional misuse of the term by some unscrupulous food producers. So, let start with that.

The official Government definition is rather long winded (you can read it at <http://tinyurl.com/organic-def>). But what's important is that organic crops have not been treated with artificial fertilizers or pesticides, while livestock have not been given antibiotics and hormones. Only products officially certified under the Government scheme can use the "USDA Organic" seal, a circle with "USDA" in green on a white background, and "Organic" below, in white on a green background. This means a product has at least 95% organic ingredients. With content between 70% and 90% organic, the label can state only "Made with organic ingredients," while anything less than 70% can only use the words "Organic Ingredients."



Sometimes, instead, you might also see a statement that begins "Certified organic by..." followed by the name of a state organization or other third party. If this is important to you, you need to check out that organization's credentials before accepting their word.

Whether eating organic is healthier has become a major controversy. A recent report by Britain's Food Standards Agency says there's no nutritional difference between organic and regular foods. Other experts say that while that may be true, it takes no account of the lingering effects of the chemical residues that may be in non-organic meats and produce. The non-profit Environmental Working Group produces a Shopper's Guide to Pesticides at www.foodnews.org, which at least helps you identify the products most likely to contain residues.

Taking The Puff Out Of Electronic Smokes

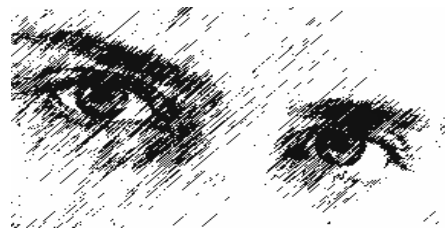
This is the time of year when most would-be abstainers vow to quit cigarette smoking - and there's no shortage of products and devices to help stop them from backsliding. In the last couple of years, electronic cigarettes, which create water vapor instead of smoke but still deliver a dose of nicotine, have been promoted as an alternative. But do they work and are they safe?

The jury's out. Some states have already banned their sale and the Food & Drug Administration (FDA) said in 2009 that some samples contained cancer-causing and toxic substances (see <http://tinyurl.com/fda-ecigs>). Also, they deliver a dose of an addictive drug, yet carry no health warnings. It's possible research might eventually show them to be safer than smoking regular tobacco but that's no substitute for quitting when there are so many other aids available.

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Swift Action Can Soothe Eye Injuries

All of our senses are precious but there's a strong argument for saying that eyesight is the most treasured. Yet, every day, carelessness and accidents rob people of their eyesight or cause them incredible pain and distress. For instance 10,000 Americans suffer eye injuries in the workplace, requiring medical treatment, every week.

Research and experience shows that knowing how to treat injuries on the spot - and the sooner the better - can substantially reduce the initial pain as well as the long term risk of permanent damage and loss of sight.

Rinsing

Obviously, what you do depends on the type of injury. But the first thing you (or the victim) NEVER do is to rub an injured eye. And the most likely action you do take, if you have chemicals or some other liquid in them, is to rinse the eyes as quickly as possible. Ideally use saline solution, but tepid water if nothing else - and lots of it. If you can, the best thing is to step into a shower or put your head under a water fountain or slow-running faucet. You need to do this for at least 15 or 20 minutes. Use the same approach when you get a foreign body in your eye.

If the incident is severe or these actions don't solve the problem, if your eyes swell, become painful or your vision blurs, seek specialist help immediately. Every eye injury is an emergency - treat it as such!

Thank You! Thank You!

Thank You! Thank You!

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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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.

Congratulations to the winners of this quarter's drawing:

Mark and Judy Shelstad

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

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!

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

Last Month's Contest:

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

*We don't yet have a winner yet.
Know the answer? Email us your response today:
insurance@forestagency.com*

Forest Agency would like to wish all of its clients a
safe and prosperous New Year!