

“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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Recent Tornadoes Emphasize the Importance of Preparedness

Over the last several weeks our country has been devastated by violent tornadoes. Our thoughts are with those affected by these catastrophic disasters. Peak tornado season is late spring through early summer, and more sightings may yet be on the horizon. It's important for all Americans to know what to do if they are near a tornado-prone region. Here are a few basic steps to prepare for this type of emergency:

- **Prepare a kit.** Create an emergency kit, which should include items such as bottled water, non-perishable food, battery-powered (or crank) radio, flashlights, a first aid kit, extra batteries, extra cash and/or credit cards, and prescription medicines as necessary. Don't forget important documents and contact numbers. Collect phone numbers of family members, banks and insurance companies to keep with your emergency kit. Store the kit in a safe, readily accessible place.
- **Have a plan.** Before a tornado occurs, have a plan that allows communication with your family and identifies a safe and secure shelter location. Conduct drills so that your family is aware of your emergency plan. If you do not have a storm cellar, take cover in the basement. If you are in an apartment, school or office building, move to a hallway or if possible move to a hallway on the lowest level of the building. Avoid windows, doors, and vehicles. If you are driving, don't try to outrun the tornado. Stop the car, get out, and if there is no facility nearby to take shelter in, lie in a low area such as a ditch.
- **Know the facts about tornadoes and stay informed.** Be on alert for signs of a tornado which can include strong winds and possible precipitation. Tornadoes typically pick up debris and form a visible cloud in the shape of a funnel.
- **Listen to your local weather forecast.** Updated information will be available if a tornado could strike in your area. The National Oceanic and Atmospheric Administration (NOAA) also has weather updates available.
- **After a storm.** Keep calm and remain in your shelter until after the storm is over. Listen to the radio or television for the latest storm information. Check for gas leaks or electrical system damage. Watch for downed power lines when going outside. Promptly report losses to your insurance company or contact your agent.

Visit FEMA's website (www.fema.gov) for information on how to plan and prepare for emergencies. Contact your local Citizen Corps Council (www.citizencorps.gov) for additional resources and how to get involved in your community.

IN THIS ISSUE: • **Being Prepared for a Tornado** • **Safe Disposal of CFLs** • **Bicycle Safety** • **Is Your Bicycle Insured?** • **Tips to Prevent Mold**

Shining a New Light on CFL Dangers

Energy-saving Compact Fluorescent Lamps (CFLs) are gradually replacing the incandescent light bulbs that Mr Edison gave us over 100 years ago. In fact, federal law is scheduled to phase out the most common incandescent bulbs completely by 2014. When using CFLs in your home, there are safety precautions that should be observed, particularly when disposing the bulbs. If you've ever broken or had to dispose of a large fluorescent tube, you may know they contain a small amount of mercury that's released as vapor when the glass breaks. It can continue to seep until the breakage is cleaned up. As CFLs are intended to fully replace old-style bulbs it's best to know how to deal with a breakage, and how to dispose of the bulbs when broken. Here's what the US Environmental Protection Agency (EPA) suggests:

1. **Evacuate people and pets from the room and open a window for 5 to 10 minutes.**
2. **Shut off heating or air conditioning.**
3. **Carefully and thoroughly collect all broken glass and powder and place in a sealable container.**
4. **Place this in an outdoor trash container.**
5. **Continue to air out the room, leaving heating/air off for a few hours.**

The EPA has more detailed advice at <http://tinyurl.com/cleanCFL>.



HAPPY BIRTHDAY
David Klans

Commonsense Bicycle Safety Rules

No doubt about it: Hitting the open road, or even a dirt track, on two pedal-powered wheels is good for your heart... and great for your soul, especially now that the weather is warming up. But it's not so good for your well-being if you fail to follow some commonsense safety and security rules, both when riding and parking your bicycle.

Latest figures suggest the number of bicycle accidents and fatalities is falling but the numbers are still high — around 50,000 and 600 respectively. And the number of thefts is not falling at all — about 1.5 million of them are stolen every year, according to the FBI. But by taking a few simple measures, we could cut down on the accident rate and really slash that theft figure.

The National Highway Traffic Safety Administration (NHTSA) lists the following **10 Smart Routes To Bicycle Safety**:

1. Protect your head. Wear a helmet.
2. Make sure your bicycle is adjusted properly.
3. Always check brakes before riding.
4. Ensure you can see clearly and be seen by others.
5. Avoid biking at night. If you must ride after dusk or later, make use of authorized front- and rear-mounted lighting.
6. Always watch for obstacles in your path.
7. Cycle with the flow of traffic, not against it.
8. Always be aware of the traffic around you.
9. Know and obey the rules of the road.
10. Ensure that quick-release wheels are firmly fastened.

When it comes to protecting your bicycle against theft, there's no substitute for having a good lock — and always using it, no matter how safely you think your cycle is parked. Use a lock with a key (not a combination) and tether it to a fixed pole or bar — ensuring it can't be slid off the end. U-shaped locks are considered best, especially used with a cable. Ideally, use two or three locks, especially in high-risk areas — you can't truly prevent your bike from being stolen but you can do a lot to dissuade a would-be thief. Try to park in a well-lit, high-visibility location, ideally close to other bicycles. Take a photograph of your machine, keep a note of any numbers etched in the frame and, if you're unlucky enough for it to be stolen, report it to the police immediately.

10 Tips to Avoid or Reduce Mold

It's all around us, but often we can't see it. We usually associate it with damp winter weather but it's just as common a threat during the high humidity of summer. We're talking mold – a common fungus species whose spores are found everywhere.

In small, invisible concentrations mold spores can be harmful to health, especially if you suffer from a breathing disorder. Once they get together in the right environment, the spores can grow rapidly. Then you can see them -- those dark furry growths that bring a musty smell. Dampness, condensation and high moisture content in the air can promote mold growth. With that in mind, here are a few preventive measures that you can take to avoid a problem:

1. Mop up spills quickly.
2. Keep gutters clear.
3. Keep A/C drip pans clean.
4. Keep indoor humidity below 60% (ideally around 40%).
5. Vent appliances that produce moisture.
6. Use air conditioners and dehumidifiers.
7. Open a window or run a fan in the bathroom when bathing or showering.
8. Use exhaust fans while cooking or using a dishwasher.
9. Prevent condensation by covering cold surfaces.
10. Take immediate action to remove mold if you spot it.

You can clear mold from hard surfaces with non-ammonia soap or detergent. Remove and discard affected porous areas like drywall and carpet padding. Some molds are quite dangerous. You can buy kits to test for them at your local hardware store. If in doubt, consult a professional.

Is Your Bicycle Insured Against Theft and Damage?

Although available in Europe, bicycle insurance is not yet available here. Most homeowner's or renter's insurance policies cover against theft of bicycles, and some lock manufacturers may even replace a stolen bike that had been properly secured by their equipment. Insurers may impose conditions or require payment of a deductible. They may pay for a new replacement or, more commonly, just cover the actual value of the machine when it was stolen. The personal property element of your owner's or renter's policy (or the other person's policy if they caused the accident) will usually cover you against damage to your bike, while your personal liability coverage likely will protect you if you caused an accident or injury.

NEWSFLASH: Forest Agency is Moving This Summer!

That's right...the signs at 7310 Madison Street are *NOT* leftover from April Fools Day. After over 50 years at our Chicago Avenue location, this summer we will be moving barely a mile southwest to a spacious street-level office in Forest Park! With this move we look forward to having more space and being accessible to our clients (no more stairs, and plenty of street parking!). We will be providing updates on our move, so watch the newsletters, our Facebook page (www.facebook.com/ForestAgencyInsurance) and website (www.forestagency.com).

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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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!

What method of reading and writing was devised in 1825?

Last Month's Contest:

Where and when was the first baseball game played?

The answer we were looking for was: Cooperstown, NY in 1839.

Unfortunately a 1916 fire destroyed records of the event and many claim the first game happened at a later date.

*Congratulations to **Terry & Dennis Griffin** whose answer was closest!*