

**“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!*  
1111 Chicago Ave., Oak Park IL 60302 • 708-383-9000 • [www.forestagency.com](http://www.forestagency.com)

**MARCH 2011**

## National Flood Safety Awareness Week Starts March 14<sup>th</sup>

Floods are the Number One natural disaster in the US, causing around \$5 billion in damages every year. Yet most homeowners' insurance policies don't provide coverage for this risk. That's partly because flood dangers are so widespread, so the task of insuring against them has been handed to the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program.

You can check the threat in your area by viewing flood maps held by FEMA at <http://tinyurl.com/fema-flood-maps>.

### ***Do you know the difference between water backup, flood, and seepage?***

Heavy rains can trigger a **water backup**. A storm sewer or sanitary sewer backs up into your home and usually comes in through a sump well, or fixtures in the basement (or lowest level). Sump pump failures normally occur from power outages or motor failures.

A **flood** is an excess of water (or mud) on land that's normally dry, causing water to come in through a door or window well. Floods often happen when bodies of water overflow due to heavy rainfall or thawing snow. You don't have to live near water to be at risk of flooding. A flash flood, which can strike anywhere without warning, occurs when a large volume of rain falls within a short period of time.

Buildings, roads and parking lots are being built where open land used to be, decreasing the land's natural ability to absorb water. And changing weather patterns have made recent floods more severe and increased everyone's chance of being flooded.

**Seepage** is water that comes through cracks in the foundation, and generally cannot be insured. There are several companies that can help to waterproof your foundation.

Spring and Fall are the seasons for water backup and floods! **If you are concerned about your risk, call us to discuss your options.**

*Learn more at [www.floodsmart.gov](http://www.floodsmart.gov) and [www.weather.gov/floodsafety/](http://www.weather.gov/floodsafety/)*



**HAPPY BIRTHDAY**  
*Low Bradley*

**CONGRATULATIONS**  
*Low Bradley (13 years)*  
*Gina Robbins (1 year)*

IN THIS ISSUE: • **Flood Safety Week** • How to Spot Counterfeit Money • **Making Sense of Cell Phone Safety** • Are Airport Scanners Safe? • **Bug Bombs What They Can and Can't Do**

## How To Spot Fake Currency Notes

There's nothing like the feel of a crisp new dollar bill. Well, okay, a \$100 feels even better! But it's not so good if the note turns out to be a dud. Experts reckon the value of phony dollar-denomination bills in circulation could be as high as \$130m.

And if you're caught holding a fake you could end up tangling with the law or at least losing your money. So how do you tell if it's the genuine item?

**Study facial portraits.** Genuine items are life-like; duds look faded, washed-out.

**The saw-tooth points of the Federal Reserve and Treasury seals may be uneven or blunt on counterfeits.**

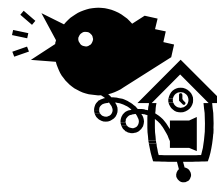
**Serial numbers may not be properly spaced or aligned on fake notes.**

**Genuine notes have tiny red and blue fibers in the paper. Forgeries print them.**

You can see samples of all of these errors plus pick up more advice on the US Secret Service website at this site: [http://www.secretservice.gov/money\\_detect.shtml](http://www.secretservice.gov/money_detect.shtml).

If you suspect a note is fake, try to remember who gave it to you, handle it as little as possible, put it in an envelope and give it to the police.

# Making Sense of Cell Phone Safety



READY TO  
SPRING  
FORWARD?  
Remember: Clocks  
move ahead one hour  
on March 13

Just when we thought we'd heard every scare story there is about radio waves, researchers in California claim that pregnant women who use cell phones regularly - and keep them turned on - increase the chances their offspring will behave badly.

Meanwhile, a Dutch study suggests radio waves may be killing trees, though the Dutch government dismisses the notion as "hogwash." Since many scientists are also skeptical about the California research mentioned above -- and lots of other worrisome stories about cell phone dangers -- we can be forgiven for feeling confused.

The fact is that there's no unanimously shared, conclusive evidence that radio waves adversely affect our bodies, especially our brains.

Experts use a measure called the Specific Absorption Rate (SAR) to measure how the body reacts to radio frequencies (RFs). Without going into all the details, the maximum permissible SAR for a cell phone in the US is 1.6. The technology website CNET publishes tables of phones with highest and lowest SARs here: <http://tinyurl.com/SAR-tables>.

However, the Federal Communications Commission (FCC) says the ratings do not necessarily indicate whether one phone is safer than another. It seems that while the debates continue, following some common sense rules would certainly do no harm and may offer some protection. The FCC suggests:

- Use a speakerphone, earpiece or headset to reduce how near the phone is to the head.
- Increase the distance between wireless devices and your body.
- Consider texting rather than talking -- but not while driving!

You might also want to switch off your cell phone when it's near your body but not in use, and try to limit access to phones by youngsters. It's a good idea, too, to keep yourself informed about latest research findings, since this can change often. A simple way to do this is to set up a Google news-alert for "cell phone safety" or "cell phone dangers."

To do this, simply go to <http://www.google.com/alerts>.

## And What About Those Airport Body Scanners?

*In addition to the privacy issues linked to the new body scanners at airports, there's some concern about the safety of these devices.*

*The devices do emit radiation, but then you're also exposed to radiation when you fly. The weight of opinion suggests that the level of exposure is too low to cause a hazard - about equal to one-thousandth the dosage of a dental X-ray or the amount of exposure while flying for three minutes at 30,000 feet.*

*One expert suggests the risk of getting a fatal cancer caused by a scanner is about six times less than being struck by lightning. Still, that's not a formula for peace of mind, is it? And the same expert warned that if the scanning mechanism jammed, the radiation exposure could be much higher (though the scanners do have an auto shut-off if the machine jams).*

*The bottom line is that if you wish to travel by air, you're between a rock and a hard place when it comes to passing through security. If you're directed to go through the scanner, you do have the right to decline but that almost certainly will mean a fairly thorough "pat down." If you are pregnant or a frequent flyer, maybe for your own peace of mind declining the scanner would be the better option.*

## Bug Bombs - What They Can and Can't Do

As we move towards warmer months, it's time to flush out all those tiny insect critters that have been wintering in your home. A common and relatively cheap approach is to use bug bombs, or foggers, that release an insecticide gas, which you leave to do its work while you go out. But it's important to know that they may not work for all insects, and their effectiveness is reduced if you leave cabinets and cupboards closed, or use insufficient bombs for the area you're treating. Check the canister for coverage (about 800 ft<sup>2</sup> per can is average) and details of insect species targeted. Be aware that bug bombs are usually flammable, so it is important to follow the instructions carefully. If you have anything more than the mildest of insect problems, these devices are going to be ineffective. Time to call in a pest control pro!

**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!

- Nicholas Galecki
- David & Janet Borosak
- Randy McCallister
- John H. Berger
- Irene Ochoa
- Angelina Soto
- Natalie McCroy
- Mark & Judy Shelstad
- Sophie Kaluziak

**Your Companies at Forest Agency:**

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



Dan Browne  
President



Cathy Hall  
Vice President

**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 each referral you give us!

In addition, you will be entered in a quarterly drawing for a **\$100 donation** to your favorite charity.

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

**Have your received postcards or email promising unbelievably low insurance rates? In most cases, that's just what they are. ....unbelievable.**

Sometimes a lower premium is attained by offering coverage on the purchase price—or even the market value—of your home (instead of the actual cost to rebuild), or by omitting valuable coverages (like water backup, personal injury, or rebuilding to code), both of which can increase your costs by *tens or hundreds of thousands of dollars*, in the case of a claim. They could also be offering discounts that don't even apply to you.

Forest Agency is an **independent agency**, so we can find you the right coverage—at a value.

We work with over 15 A-rated companies, so we can review your policies and compare products to find the best coverage and valuable discounts that apply to you!

Contact us: (708) 383-9000; insurance@forestagency.com

**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!

***When should you have a tetanus shot? Yearly? Every 10 years? Whenever you suffer an open wound?***

**Last Month's Contest:**

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

***Answer: Osmosis, to draw water, and Photosynthesis, to convert sunlight to energy.***

***Congratulations to Rita Bogolub who correctly answered the question!***