

**“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)

**MAY 2011**

## Few US Homes Have Earthquake Insurance

The tragic earthquake and tsunami that struck Japan on Friday, March 11, have raised questions regarding insurance coverage and provide a stark reminder that the United States is also vulnerable to these natural disasters, according to the Insurance Information Institute (I.I.I.). Unfortunately, 86 to 90 percent of U.S. homeowners lack earthquake coverage, according to A.M. Best.

The potential cost of earthquakes in the United States has been growing because of increased urban development in seismically active areas and the vulnerability of older structures, which in some cities may not have been built or upgraded to current building codes. Standard homeowners, renters, and business insurance policies do not cover damage from earthquakes. Coverage is available either in the form of an endorsement or as a separate policy.

Although there is no real threat of tsunami in the Midwest US, an earthquake risk remains. Over the last decade, four earthquakes have been reported in Illinois, including an incident last year in Kane County and the 2008 earth shaker, which reached a magnitude of 5.4 and included associated injuries and damage in Illinois, Indiana and Kentucky.

"Everyone, no matter where they live, should contact their agent or company representative to make sure that they have the right type and amount of insurance for their specific situation," said Jeanne M. Salvatore, senior vice president for the I.I.I.



**HAPPY BIRTHDAY**  
*Mindy Bass*  
*Linda Carrera*

IN THIS ISSUE: • Importance of Earthquake Coverage • Electrical Safety Month • Do You Need Pet Insurance? • Home Spa and Hot Tub Safety • Keep Calm when Stress Levels Rise

## Are You Switched On To These Dangers?

Electrical faults cause around 55,000 home fires every year, killing 500 people, injuring 1,400 and costing \$1.4 billion of property damage. May is National Electrical Safety Month. So, what better time to run through this checklist from the Electrical Safety Foundation International:

1. Check bulb wattage doesn't exceed limits of the light fitting.
2. Ensure all cords are clear of walking areas and furniture, that they're in good condition and are not tightly wrapped.
3. Check switches/outlets work and are not hot. Listen for crackles or buzzing – if you hear anything, call an electrician. Replace damaged cover plates.
4. Keep kitchen counter-top appliances clear of hot and wet surfaces and plugged into GFCI\*-protected outlets.
5. If you suffer even a mild shock from any appliance, contact an electrician.
6. Ensure portable heaters are stable and not close to flammable items.
7. Ensure bathroom/kitchen outlets have GFCIs and that they're tested regularly.
8. Check fuse/ breaker switches are labeled. If you frequently have to reset these, call an electrician.

*\*Ground Fault Circuit Interrupter*



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# Do You Need Pet Insurance for Buddy or Fluffy?

Veterinary bills are increasing much faster than the overall rate of inflation. Part of this reason lies in the advancements of medical techniques and the increasing number of veterinarian specialists. These trends, however, come at a price. For example, performing a magnetic resonance imaging (MRI) exam on the spine of a cat can cost upwards of \$2,000. Removing a tumor on a dog can cost \$4,000, and implanting a pacemaker can cost over \$7,500. Even dealing with a dislocated ankle can run you around \$5,000.

As a result, pet insurance sales are increasing rapidly. Is this a wise purchase? Much of the decision depends on how you view your pet. If you are emotionally close to your pet and see it as a loving family member who is nearly irreplaceable, then consider the following questions. If the answer to any of the questions below is yes, you should look into purchasing this coverage.

- Are you willing to go into debt to provide health care for your pet?
- Are you on a fixed or limited income?
- Would you be willing to spend over \$5,000 to save your pet in a life-threatening situation?

If you decide to purchase this protection, you should carefully compare rates and policy provisions with your agent.

**Call us today—708-383-9000!**

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## Home Spa and Hot Tub Safety Tips

*Can't wait to get into that home spa, eh, now that warm evenings are with us? So, would you be surprised to learn that, on average, 40 people die every year from accidents – mainly drowning – involving spas or hot tubs? In a new warning, the Home Safety Council and Viking Spas offer the following safety tips:*

1. Supervise children in or around a spa. Stay within an arm's reach at all times.
2. When considering a new spa, look for slip resistant surfaces.
3. Use a locking spa safety cover when the spa is not in use. A fence with a self-latching gate is an extra layer of protection.
4. Buddy up. Make sure no one uses the spa alone.
5. Teach all children to stay away from spas when adults are not present and to stay away from spa drains when in the spa.
6. Know where the GFCI breaker for your spa is so you can turn it off in an emergency.
7. Replace drain covers with new models to prevent entrapment of hair and body parts.
8. Tie up hair when using a spa to keep it from being drawn into the drain.
9. Obey all rules related to time limits and number of people in the spa.
10. Make sure that the spa water temperature does not exceed 104 degrees Fahrenheit.

## Relax ... 10 Tips to Keep You Calm In Any Situation

Lose your temper and you just might... lose a friend, lose the argument, lose yourself. Whenever a situation arises that tests your self-control, you put yourself and your relationships at risk. And it doesn't have to be just when you lose your temper. You might be in a panic over a financial or health crisis or you could be in the aftermath of an accident.. Any stressful situation can put you at a disadvantage unless you can remain calm. Easier said than done, you say, but there are some simple things you can do to keep your cool. Here's our Top Ten:

1. Take a deep breath, make a fist (with your hands by your sides) and exhale slowly, relaxing the fists and saying nothing.
2. Do a "silly" count before responding: count from 1 to 10 attaching funny words to each number – like "1 clock-work mouse, 2 laughing snowmen..." and so on.
3. Stop thinking about the way you feel and what you want to say and focus on what the other person is saying. Try to imagine how they feel.
4. Don't storm out of a meeting or confrontation. Instead, politely say you need to take some time out and walk away slowly.
5. Before a tough meeting, take a walk or engage in another form of exercise, focusing on relaxing your body, not on the upcoming meeting.
6. Put things in perspective. In your mind, balance whatever situation is stressing you against the things and people that really matter to you.
7. Pleasantly stimulate your senses: drink herbal tea, massage your hands, listen to soothing music.
8. Imagine you've floated out of your body and are looking down on yourself and your situation. Observe closely and visualize a solution.
9. Seek comfort. If it's hot, try to find a cool place to relax. Loosen tight clothing. Avoid noise and bright lights.
10. Most of all, learn to recognize the early symptoms of your anger or stress – keeping a journal may help – and take pre-emptive action to curb it before it grows!

# **NEWSFLASH: Forest Agency is Moving This Summer!**

If you've wandered through Forest Park this Spring you may have noticed our signs at the storefront of 7310 Madison Street. No, your eyes are not playing tricks on you...after over-50-years at our Chicago Avenue location, we will be moving barely a mile southwest this summer to a larger street-level space in Forest Park.

With this move we look forward to having a little more room and being much more accessible to you, our valued clients. (No more stairs, and plenty of street parking!) We will be providing more news regarding our move, so watch our newsletters, Facebook page ([www.facebook.com/ForestAgencyInsurance](http://www.facebook.com/ForestAgencyInsurance)) and website ([www.forestagency.com](http://www.forestagency.com)) for more updates.

## **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!

Rosemary Renda  
First Start Child Care Academy  
South Inc.  
Brent Jones  
Bob Loro  
Anthony Cuda  
Adam Siegel Corporation  
Rolando & Sonia Arreola  
Vincent and Michele Kowalski  
Brian & Vanessa Moritz  
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and More!



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

## **Planning to tie the knot later this year? Have you thought about Wedding Insurance?**

The latest figures show that the average American wedding costs \$25,000. Why not protect your investment and eliminate some worry? Most policies protect against unforeseen problems with caterers, photographers, and even theft or other accident at your special event.

**Call your agent today to discuss your options: 708-383-9000.**

## **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!

***Where and when was the first baseball game played?***

### **Last Month's Contest:**

***One of the oldest-surviving animal species, this lizard has been around for 40 million years and is only found in the wild in Eastern Indonesia. It's also the world's heaviest lizard. What is it?***

***Answer: The Komodo Dragon***

***Congratulations to **June Goers** who correctly answered the question!***