

“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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NOVEMBER – DECEMBER 2011

Home Heating Safety Rules

As Winter creeps in, home heating becomes an essential consideration for most of us. But the big switch-on also adds a risk to our personal safety, especially if you use portable heaters, fireplaces or wood stoves. With that in mind, we've put together our Top 10 Tips on how to heat your home safely this season:

1. All your heating systems, especially furnaces and other boilers, should be checked annually, and adjusted and repaired if necessary, by a professional.
2. Ensure space heaters have a safety label (with the letters ETL, UL or CSA) and that they're at least 3ft away from anything that could burn.
3. In rooms where there's a risk of burns or heater-related accidents, supervise children and pets and place screens around open fires and hot surfaces.
4. Only burn seasoned hardwood in fireplaces and stoves. No trash! See a great series of videos on fireplace safety, from the US Fire Administration at <http://tinyurl.com/USFA-safe>.
5. If you have a chimney or flue used by your heating system, have it checked – and cleaned if necessary.
6. Never warm or dry clothes and other fabric items near open flames or where they might burn.
7. Turn space heating systems off and extinguish open fires before going to bed.
8. Have at least one smoke and carbon monoxide alarm on each level of your home. If they're already installed, check batteries and test them.
9. If you use or plan to use kerosene heating, check for that UL label mentioned above, ensure kerosene burning is legal in your community (speak to the Fire Department) and only use clear K-1 kerosene, never gasoline.
10. Make sure you have a fire escape safety plan, in case of an emergency.

For more information on home heating protection, check out the US Government's main fire safety resource at <http://tinyurl.com/firesafety-gov>. Stay warm ... safely!

IN THIS ISSUE: Home Heating Safety • Water Heater Safety • Keeping Safe on the Slopes • Ski & Travel Insurance • Winter Pet Care • Designated Drivers

... and Take Care of Your Water Heater Too!

While we're on the subject of heating safety, how's your water heater? Did you know there are around 1,500 explosions and other water heater accidents every year in the US? Poor maintenance and failure of fuel cut-off safety mechanisms when water is low are the main culprits.

It's not always easy to tell when things are going wrong. Yes, you can look out for warning signs like steam rising when faucets are turned on, or an overflowing relief valve. Or, if you have the type of boiler that indicates water level, you can monitor that. But most of what goes wrong happens out of sight. That's why it's important to have a safety routine, ideally done by a professional. This includes regular system draining (with the device turned off!), testing the temperature pressure relief valve usually found at the top (pulling the handle to check that water comes out) and checking that any external insulation doesn't block ventilation, pilot light access, and the pressure relief valve.

Burners should be cleaned every year by a professional, who should also inspect flues and vents. Finally, the lifespan of a gas or electric water heater is generally 8 -11 years. Don't try to beat it!



HAPPY BIRTHDAY

Bobbie Box

Mary Gallagher

CONGRATULATIONS

Mary Gallagher (25 years)

We're giving your mail carrier a month off

Watch for your next newsletter to arrive in January 2012 —
Happy Holidays!

Ground Rules for Staying Safe on the Slopes

If you're one of those people who just loves the thought of a day on the ski slopes – or maybe someone else in your family does – the arrival of the season is cause for celebration. But, every year, thousands of people need medical attention as a result of a ski-related incident or accident. Many of these could easily have been avoided with a bit of thinking ahead.

The National Ski Areas Association has a simple code that, properly observed, would go a long way towards reducing the statistics. It's a seven-point set of rules that includes the following:

- Always stay in control and be able to stop.
- People ahead of you have the right of way.
- Don't stop out of sight of those above you, or block a trail.
- When you start or merge, look uphill and yield to oncomers.
- Use devices that prevent runaway equipment.
- Obey posted signs and stay off closed trails.
- Know how to load, ride and unload before using a lift.

You should take additional precautions if you are in charge of youngsters. Teach them these seven ground rules and take extra account of their reduced sense of danger by keeping them under supervision (or having them in a professionally supervised class) at all times.

They should also be equipped with extra safety gear, like reinforced and insulated apparel and safety helmets (which happen to be warmer than hats). A great source of info on helmets and other safety aspects for children is the campaigning group Lids on Kids (lidsonkids.org). Helmets are an important consideration for adults too – nearly half of all skiers now wear them and they're mandatory at some resorts.

Taking care of your body is another key aspect of ski slope activity. You're about to put some little used muscles under a great deal of stress, so a warm-up routine will reduce the risk of cramps and strains. Wear the right clothing – which means custom-designed for snow-based activities, and worn in layers that can be removed in stages as you heat up.

A few additional tips:

- Check weather forecasts frequently
- Protect skin and eyes from the harsh sunlight
- Inspect your equipment carefully for damage
- Don't set out alone – or be sure someone knows your plans
- Never try to ski above your skill level

Do You Need Ski Travel and Accident Insurance?

The accident rate among skiers is quite low compared with some other sports – about three per 1,000 skiers (though snowboarding accidents are more than double that rate). On the other hand, injuries can be serious, and costly. Check with your medical insurance provider to see the extent to which you're covered and, if you're uncertain, call us. Specialist packages that may cover equipment, liability, medical evacuation, other types of emergency assistance, and trip cancellation can be tailored to meet your needs. Please contact us to discuss your travel insurance needs.

CORRECTION...

In last month's newsletter, not all the fax numbers we listed were correct.

At our new location, we have one fax for ALL divisions (Personal, Commercial and Aviation):

1-708-383-9174

Holiday Care for Pets

Whether you live in a cold, wet climate, or travel to one with your pet this season, it's important to think about your pet's health and safety. Animals are susceptible to different disorders than humans and because they walk around in their bare feet, they feel the cold and damp more than we do.

The holiday season produces its own set of risks to our furry friends – perhaps unfamiliar surroundings, unusual foods or unaccustomed car journeys.

Though most of the ideas that follow boil down to common sense, it pays to think about them and anticipate the interests of your pet as we approach the season.

- **Keep them warm and dry.** When they've been out, clean their paws. Keep cats indoors when it's below freezing and give dogs a windproof jacket. Towel-dry them if they get wet. Locate beds away from drafts.
- **Watch what they eat and drink.** Nearly all pets need more food during winter but, when visiting, don't allow well-intentioned people to feed scraps to your dog – and don't let pets drink Christmas tree water! With outdoor feeding stations, use plastic, not metal, bowls.
- **Keep them safe in the car.** If you're traveling for the holidays, ensure your pet is comfortably caged or tethered, to protect all your passengers. Driving in wintry conditions adds risk for everyone.
- **Watch for symptoms of sickness or injury.** In addition to colds, animals are vulnerable to pancreatitis if they're fed rich foods. And packaging, gift wrap and holiday decorations could cause injury if ingested.

Finally, if your pet is used to going outdoors but you need to keep them inside, they may need extra attention. They can get bored and anxious, just like us!

Tell a Friend about Forest Agency!

If you're happy with the service you are receiving, **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 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.

Thank You!

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

Clark & Melody McCallister
Connie Walksler
Chris Wawro
Douglas & Sue Daniels
Randy Harris
Timothy Davis (2!)
Cannan Aviation
Dennis Casey
Jim McCool
David & Cathy Walz
Ying Zhao & Jeffrey Patton
Sophie Kaluziak (2!)

Simplify Your Life: Let Forest Agency Consolidate ALL Your Insurance Accounts

Home • Auto • Umbrella
Business • Aviation
Life • Health
Disability • Annuities
Long Term Care
Wedding • Pet • Travel
and More!



Dan Browne
President



Cathy Hall
Vice President

Encouraging Designated Drivers

As we enter the Holiday Season, anticipating the joys of celebrations, the big question can be: *Who's driving?*

In groups where people expect to consume alcohol as part of their celebrations, designated drivers hold the key to safer Holiday road travel. Often someone will volunteer to abstain but, if not, how do you select and motivate someone?

First, tackle this well ahead of the event and make sure you know the driving record of all the potential "candidates." Then focus on those you can also trust not to touch a drop. Having trustworthy and skilled drivers is more important than selecting on the basis of whose "turn" it is. So is ensuring they're willing to do it, if selected. Then choose a simple and fair selection process, like drawing short straws. Now, make it worth their while. For instance:

- Buy them a gift card or pay for their meal.
- Check if the bar/restaurant you're visiting offers rewards for designated drivers.
- Don't taunt them about how much you're enjoying your drink.
- Behave yourself in the car. Even the safest driver can be dangerously distracted.

If all else fails, use a specialist designated driver service – or take a taxi. Don't take risks!

And even if someone does volunteer to be the designated driver, don't just take their willingness for granted. Show them you appreciate it.

A Not-So-Trivial Pursuit

This month **FOREST AGENCY** is sponsoring a Trivia Contest and offering you a chance to win a **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!

How many men have walked on the moon?

Last Month's Contest:

Name at least two of three European cities – in Belgium, the Netherlands and Italy – famous for their canals.

The answers we were looking for were: Bruges, Amsterdam and Venice.

Congratulations to David Phillips who correctly answered the question!