

“THE CIRCLE OF SAFETY™”

News and Tips to Make Your Life Easier, Safer and Happier! For Friends and Clients of Forest Agency!

WE MOVED: 7310 W Madison St., Forest Park IL 60130

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Limiting Home Fire Risks

Do you know your fire safety IQ? Well, here's your first question: Which item most commonly ignites first in a cooktop fire – clothing, food, a paper product or a pot holder? We're not giving the answer because we want you to take the full test for yourself on the National Fire Protection Association's website at http://tinyurl.com/nfpa_quiz. It's all part of Fire Prevention Week, which runs this year from October 9 – 15, organized by the NFPA.

The annual event, which runs throughout the US, marks the anniversary of the Great Chicago Fire of October 1871 which killed more than 250 people and made another 100,000 homeless. Each year, a different theme highlights a key aspect of fire safety at home. This year it's "Protect Your Family from Fire", which especially targets people considered at higher risk, like older folks and those not familiar with the English language – though it's also aimed at making us all take responsibility for making the home a safer environment for our families.

On average, a home structure blaze breaks out every 87 seconds; seven people die and around 40 are injured in a home blaze every day.

Key aspects on this year's campaign emphasize the importance of developing a fire escape plan for your family (NFPA has a downloadable template you can use), installing and checking smoke alarms (two thirds of fire deaths happen in homes without working alarms), cooking safety (cooking equipment is the biggest cause of home fires), and safety rules governing use of heating and electrical equipment, and candles (which cause about 35 fires day).

There's lot of useful information and links on the event website at www.firepreventionweek.org, including videos for kids that feature the campaign mascot, Sparky the dog. NFPA also has produced information brochures in several languages and a guide on how to hold a fire safety open house for seniors. Plus, there are lots of resources for school teachers and a fire safety calendar and pictures to color for kids, and a whole stack of individual tip sheets for families on the campaign issues mentioned above.

Okay, Question 2: Where do most fire outbreaks start? If you've read this article, you should know the answer!

HAPPY BIRTHDAY
Linda Hyde-Wilkins



CONGRATULATIONS
Diane Villagomez (8 years)

IN THIS ISSUE: • Home Fire Risks • Forest Agency's New Office • Keeping Safe Around Lightning • Fun Facts • Thieves on Your Doorstep • Safe Pumpkin Carving

Announcing... Forest Agency's New Location!



Our move went well and we are settling into our new space in Forest Park. Thank you for your patience during the move. Our phone numbers and website addresses will not change, but please make a note of our new address and fax numbers:

7310 Madison Street
Forest Park, IL 60130

Fax: (708) 383-9174
Personal and Commercial Insurance

Fax: (708) 386-0492
Aviation Insurance

Four Key Rules of Lightning Safety

Although lightning storms are a fact of life for most of us, when it comes to what we should actually do and how we should protect ourselves, it seems as if there are as many unfounded myths as there are real facts about appropriate safety precautions.

Every year, about 400 people are struck by lightning in the United States. Forty are killed – and most of them are men using heavy machinery or farm equipment. Boaters and golfers are also among the more common victims.

There's also the damage that powerful electrical storms cause to our homes and electrical equipment, to say nothing of the troubles caused by golf-ball-sized hailstones and flash floods that often accompany them.

According to the National Weather Service (NWS), lightning is the most underrated weather hazard because it is unpredictable and can occur outside of a storm itself. "Lightning is the first thunderstorm hazard to arrive and the last to leave," says NWS. So what precautions should you take when thunder and lightning strike? Here are four key rules:

1. If you're planning an outdoor activity where you might be exposed (including camping and boating), check the weather forecast before leaving. If you opt to go when you know there's a possibility of a storm, take a radio and have a safety plan based on a nearby location.
2. Because lightning often strikes before a storm arrives, seek safe shelter (see below) as soon as you hear thunder, and stay there for at least half an hour after the last thunderclap. There's nowhere safe outdoors, but avoid open fields, the tops of hills and tall, isolated trees or structures. The old idea of lying on the ground is a myth – it's safer to crouch, if you cannot find shelter. In open water, get to land as soon as possible.
3. The safest place is inside a large building that has plumbing or wiring. Examples are shopping malls, offices and, of course, homes. Enclosed vehicles, including school buses, are also a good safety bet. But places like beach shacks, metal sheds, carports and porches are generally not safe.
4. Inside a building, unplug and then stay clear of appliances and plumbing. Ideally, go to an interior room. Don't use appliances, especially computers and corded phones except in an emergency. And refrain from showering or bathing. In a vehicle, close windows and keep your hands clear of radios and the ignition. Outside a building, stay clear of metal equipment.

For more information, see <http://tinyurl.com/fema-lightning> and

Do we have your email address?

We'd like to be able to contact you at YOUR convenience. Email us today (with your name in the subject line) so we can update our records:
insurance@forestagency.com

Watch For Thieves On Your Doorstep

You know that pleasurable feeling you get when you arrive home after a hard day at work or running errands to find that special package you ordered waiting on your doorstep? It's a real kick, isn't it? And as we increasingly shop online, sometimes for pricey goods, let's say it's something we'll be looking forward to more and more. But what if you get home and it isn't there? What's more, when you check with the retailer or shipper, they tell you it's been delivered. Chances are you're a victim of a growing crime trend – theft on your doorstep. Opportunist thieves patrol neighborhoods looking for packages and sometimes they even stake out homes that receive regular deliveries.

Time to take action to protect what is yours. Here are some ideas:

Make arrangements with a neighbor and leave a note on your door asking for items to be delivered to them.

Simply ask a neighbor to keep watch and bring in any packages they see.

With expensive items, insist on signing for delivery. That way the carrier won't leave it if you're not home.

Try to schedule shipment for a time or day when you know you'll be home.

Buy (and secure) a large security box that you leave open but that locks when the lid is closed.

Have it delivered to a mailbox if the vendor permits this.

For further advice, speak to your UPS/FedEx/DHL or postal service carrier.

IT'S A FACT....

- About a quarter of all cars on the road have at least one substantially underinflated tire. Time to check yours!
- Ragweed is the most common cause of Fall seasonal allergies, each plant producing a billion pollen grains, which can travel up to 700 miles.
- The world's fastest computer can do 8.2 quadrillion calculations a second. (A quadrillion is a million billions!)
- On average a person could withstand up to 1,000 bee stings without being fatally injured.
- They may be tiny, but hummingbirds have sharper hearing and longer distance vision than humans, but no sense of smell.

Carve That Pumpkin With Care

Most of us know how to keep our kids safe during trick-or-treating, but maybe we get so focused on that and the costume issues we overlook another important safety concern – the ritual of carving the pumpkin.

Every year, hundreds of people injure themselves, cutting their hands or wrists, while carving a traditional Jack-o-lantern. Most of these injuries are caused either by distractions or using the wrong tools. You can actually buy pumpkin carving kits, including purpose-designed "saws" for just a few dollars from costume stores, supermarkets and online specialists. If you use a knife, keep it away from children, point it away from yourself and keep your other hand out of the way. If you use candles to light your lanterns, never leave them unattended indoors or near structures outside. A small battery operated light would be a safer option. Carve safely, and have a HAPPY HALLOWEEN!



Thank You!

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

Ying Zhao & Jeffrey Patton
Thomas & Eileen Carraher
David & Cathy Walz
Oak Park Education Foundation
Alejandro & Luz Guerrero
Deborah Wess & Todd Stern
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Glenn Plencner
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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 a local one we support.

Congratulations to David & Cathy Walz! We will be making a \$100 donation to the charity of their choice.

Forest Agency is on Facebook!



Our page is full of even more useful seasonal tips and local news than you read here.

Visit our page and "like" us today:

www.facebook.com/ForestAgencyInsurance

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!

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

Last Month's Contest:

Which infectious disease killed 300 to 500 million people in the 20th century, but was eradicated in 1979?

The answer we were looking for was: smallpox.

*Congratulations to **Brenda McNeil** who correctly answered the question!*