

“THE CIRCLE OF SAFETY”

CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of The Kelley Insurance Agency*

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Comment [lb1]:

Fall Gardening Tip: It's Time to Compost

Until recently, composting was viewed as too much trouble or too difficult for most home gardeners to manage. However, composting is easy and can provide some terrific results for your garden.

You'll need a place to put it. The best spot is out of direct sunlight. You don't have to have a special bin, but it helps.

What can you compost? Remember these four words: brown, green, water, air. You need green moist fresh ingredients like grass clippings or kitchen scraps; brown ingredients like raked leaves and hay; keep it moist and turn it every few days to give it oxygen.

Your compost is done "cooking" when it's dark brown and crumbly.

What do you do with it? Use it as mulch, add to potting soil for container gardens, or mix it into the ground when you get ready to plant again.

Composting is easy when you know the basics and this is the perfect time of year to start your own batch. For more information on composting and other garden tips visit:

<http://www.composters.com>

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Avoiding Burnout At Work

Burnout – that state of mental, physical and emotional exhaustion – causes all kinds of problems, seen and unseen. With the economics of employment teetering between a sigh of relief and big questions, you need to take positive steps to keep yourself in the best condition possible. Here are some suggestions:

1. Lean on others. Don't fall into the rut that the world will end if you don't do it yourself.

2. Learn to say no. Pick what is really important and what you can do well. Delegate with a smile.

3. Take a daily technology break. Turn off all of your electronic gadgets – cell phone, Blackberry, laptop, pager – even if it's just for 10 minutes. Take a walk around the block, close your office door and put up a sign asking for no interruptions.

4. Set a schedule. Make wise use of your time. Use a kitchen timer to see how long it takes you to do a task. Try to NOT take work home. If you telecommute, follow that schedule. Working at home should not take your time away from home.

5. Take vacations. Once again, the world is not going to end if you take a long weekend or a whole week or two weeks of vacation. You need this to regenerate and be much more productive.

6. Reward yourself. Remember why you are working. You are working to live, be able to afford a treat now and then, you are NOT living to work.

7. Don't isolate yourself. If something is bothering you, share it with your family and friends. If your work environment is not job cross-training, then suggest it to a supervisor. If you ARE the supervisor, then start doing it. Part of that feeling that no one else can do your job comes from 'hoarding' how and what you do.

8. Take care of yourself. Eat healthy, exercise, sleep well. If you don't feel well, you won't work well.

9. Consider professional help. There is nothing wrong with seeking help if situations become overwhelming. Doctors, pastors, therapists are there when you need them.



8 Easy Tips to Protect Your Home & Business!

Your home doesn't have to be an open invitation to thieves; in fact, it can be the opposite. Here are ways you can make your residence one in which burglars will have no interest.

1. **Outdoor Lighting** -- Illuminate your home's entry points (doors and windows) and make sure the lights shine on the house, not in the eyes of any "observers."
2. **Burglar Alarms** -- For thieves, these alarms are a hassle, a big hassle, especially if the system is sophisticated.
3. **Landscaping** -- Don't give burglars hiding places. Trim bushes away from doors and windows, and at least two feet up from the ground.
4. **Doors** -- A strong lock installed in a weak door isn't a strong deterrent. Outside doors should be metal or solid hardwood and at least 1 3/4 inches thick. Frames should be made of equally strong material, and doors should fit their frames securely.
5. **Locks** -- The best bet here are deadbolts with heavy strike plates secured with three-inch steel screws.
6. **Marked Valuables** -- Make your property harder for thieves to sell, for example, by engraving an identifying mark such as your driver's license number on your valuables.
7. **Secure Windows, Sliding Glass Doors** -- Drill through the corners of the sashes of double-hung windows and insert a removable metal pin. Secure sliding glass doors with a dowel placed in the lower track and flathead screws in the upper track.
8. **Neighborhood Watches** -- Participate in or organize a neighborhood watch program. A decal placed on a window near the entry points of your home will convey to burglars that they possibly are being watched

And More Things Going AwayPart 3

So, in the past two issues we've talked about technical and paper things that are changing, evolving or just plain going away. Way beyond the nickel candy bar and the cowboy matinee on Saturday afternoon. How about the early black and white TV, cowboy or space programs? (Hint: check out www.hulu.com and there they are!) So to finish our little series on changes, here are some you probably didn't even consider.

The Chesapeake Bay Blue Crab (Maryland's icon) is fading away. The annual harvest gets smaller every year and while programs are in place to maintain the annual growth the numbers are shrinking. Pollution, over-harvesting, global climate changes and invasive species are all contributing to the decline of this delicious seafood.

Meanwhile, on the West Coast, the smallest number of Pacific Ocean salmon ever recorded swam back to the Sacramento River, via San Francisco Bay last fall. All up and down the Pacific Coast, the salmon numbers are way down. Probable causes are global climate changes, dam construction, and pollution, among other things.

Midwesterners will recognize that the ash trees in the Central US are also having their problems and are withering away. Non-native insects that have hitched their way from around the world are causing disease in the trees. And once again, global weather changes are also contributing to the demise of these trees.

Honey Bees. You've probably seen news stories about what is being called the "Colony Collapse Disorder." This has been spreading throughout the US and Europe over the last few years where between 50% to 90% of some colonies have disappeared. It's a widely studied issue because it directly affects our food supply. Changing weather patterns, other insect invasions, pesticides, beekeeping habits are probably all contributing factors.

The Gulf of Mexico and coastal areas surrounding it are also missing segments of native wildlife – on land and in the water. 11 of 15 species of grouper fish are at risk of extinction. The most endangered sea turtle in the world – Kemp's Ridley – has only one known nesting beach in the world – along the Gulf Coast. So much development and unsustainable resource use has occurred that habitat is gone or changing so rapidly, that wildlife is unable to adapt. Management and conservation agencies are in place and some progress is being made, but many of these creatures will never recover.

These are only a few of the changes we are seeing in the past few years. Of course, things change all the time. Dial telephones have long since evolved into buttons on a key pad. I doubt if you could even find a black & white television to buy. If you look around you'll probably be able to come up with even more. And who knows what else is going to change in another five or ten years. Pretty interesting, don't you think?

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!

Are You The Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept our heartfelt "thanks" for your support. We truly appreciate it!

For outstanding work telling others about our agency,
this month we honor:

Donna Zender

as our Client of the Month!

\$25.00 has been donated to the Nooksack Valley Dollars for Scholars in her name, and Donna receives a \$25.00 gift card!

Thanks for your continued business!

(Who's next? Hint... it could be you! Watch this space for the announcement.)

Not-So-Trivial Pursuit

This month Kelley Insurance Agency is sponsoring a Trivia Contest and offering you a chance to win a \$20.00 gift certificate to the North Fork Brewery. 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** -- 360.966.2819 -- **MAIL** -- P.O. Box 367 Everson, WA -- or **EMAIL** -- info@kelleyinsure.com -- this page. Good luck!

*Who was the only American to become
vice president and president after resignations?*

Your Name _____

Your Answer _____

Last Month's Winner:

Congratulations to Rod Bruland for correctly answering last month's trivia question! For the correct answer, Rod Bruland has won a \$20.00 gift certificate to the North Fork Brewery!

Last month's question was:

Where did the word COWABUNGA come from?

Answer: **kawabonga**; bad; a nonsense word spoken by Chief Thunderthud, a character in The Howdy Doody Show, altered to "cowabunga" by Australian surfers and popularized by Bart Simpson of The Simpsons and the Teenage Muntant Ninja Turtles comic, TV, and movie series.



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We have been insured with Kelley Insurance Agency since the opening of the business and personally for over 30 years.