

“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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Inexpensive Things to Do if You Need a Break From Hectic Living

Regardless of your circumstances, you need a break. You deserve it, and whether its an hour, an afternoon or a whole day, here are some ideas that you may not have thought of:

- * Cook for someone else
- * Take a hike where you live
- * Get rid of the clutter. There’s still time to have a yard sale before winter.
- * Treat yourself to a matinee and popcorn
- * Read the newspaper from one end to the other
- * Go to a museum that you haven’t visited before
- * Buy a coloring book and a new box of crayons
- * Read the manual for your new electronic “gizmo.”
- * Window shop all day long
- * Go play a round of miniature golf
- * Buy a Popsicle and eat it in the park
- * Go have breakfast with a friend at 3 in the afternoon.
- * Start researching for the book you have always wanted to write
- * Write letters to the people who have made a difference in your life.
- * Visit the public library – check out a book, DVD or CD
- * Skip rocks in a pond

Cell Phone or Landline in an Emergency

With the increased use of cell phones in just the last several years, it’s becoming almost automatic to pick it up and punch in “911” if you see an emergency situation. This is great if you are on the highway, or in an area where there is no landline. However, you do need to be aware of some limitations with using a cell phone to call for help.

A landline with enhanced 911 will have an address attached to it when you call 911. And emergency services will be able to respond in just minutes. In some cases, your cell phone signal is going to bounce off towers and relays and may not provide an exact location. If your provider is one who has ENHANCED 911 service, then your location should show up on a dispatch center screen. Check with your cell provider for further information.

If you are going to be traveling out of your normal home area, it is a good idea to include the highway patrol or an emergency services number on your cell phone contact list. And just to make sure you can get help no matter where you are, you should have your local emergency services number in your phone. If you do find yourself in a situation where you only have your cell phone to rely on, here are some tips that will make it easier to get quick response:

- When you connect with 911, give them your location first thing, including a mile marker if possible.
- Give them your cell phone number in case you are disconnected.
- Check the front of your local phone book for ‘speed dial’ numbers for emergencies other than 911.

Some cell phones are automatically programmed to dial 911 if you start to dial a number that begins with a nine. Check your owner manual for how to turn this feature off. Check

<http://www.fcc.gov/cgb/consumerfacts/wireless911srvc.html> for further information

Of course, we hope you don’t ever have to worry about using 911, but the more you know the safer you and your family will be.

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Sidebars: Take a Break & Weatherizing Your Home For Fall

Are YOU The Client of the Month?
See Page 3 to find out if you won!

Daylight Savings Time ends on Sunday, November 1



Weatherize Your Home for Fall

With cooler weather on the horizon it's time to think about ways to save on heating costs. Getting started now could save you hundreds of dollars later.

Most experts agree that caulking and weather stripping any gaps will pay for itself within one year in energy savings. Caulking and weather stripping will also alleviate drafts and help your home feel warmer when it's cold outside.

You may already know where some air leakage occurs in your home, such as an under-the-door draft that makes you want to put on socks. But you'll probably need to search to find the less obvious gaps.

Look between foundation and walls, and between the chimney and siding. Also inspect around the following for any cracks and gaps that could cause air leaks:

- Door and window frames
- Mail chutes
- Electrical and gas service entrances
- Cable TV and phone lines
- Outdoor water faucets
- Where dryer vents pass through walls
- Bricks, siding, stucco, and foundation
- Air conditioners
- Vents and fans

If you need to, you can hire an expert to come in to conduct a blower door test in your home. A blower door is a variable-speed fan with a frame and shroud that allows it to fit inside a variety of door frames. Pressure gauges determine airflow through the fan, as well as fan-induced pressure. The leakier a house, the more airflow required to induce a pressure difference. When used as a diagnostic tool, a blower door can also reveal the location of many leaks.

Once you know where the leaks are weather-stripping and/or caulking is a pretty simple task. The supplies are easy to find at your local hardware store and many larger stores offer classes on these and many other topics that can save you money in heating costs down the line.

If you want to know more about leaks, caulking, and weatherizing your home visit:

<http://www.pueblo.gsa.gov>

Do you know your "stuff?"

Have you lived in your house/condo/apartment for a long time? Have you recently had a change in your household? Have you added some new items (flat screen TV? Artwork?) When was the last time you actually looked around your space and thought about what it would cost to replace your possessions? Sure, you have insurance... but is it enough?

While it's important to protect the contents of your home -- through alarm systems and adequate insurance -- it's also vital to know exactly what you are protecting. **No home protection system is complete without a complete inventory.** Imagine, for a moment, that one day soon you come home to find your residence engulfed in flames. You have insurance for the home and its contents, but . . . what would you do if you had to produce an accurate inventory for insurance purposes? The best answer is that you already have one, which is in a safety deposit box or at your work or with a relative. Here's a step-by-step guide on how to produce an inventory:

Go to www.knowyourstuff.org. Put together by the Insurance Information Institute, this is a very easy to use downloaded software program that just about does it all for you.

Or, follow these steps and do it yourself:

1. Start with one room. (You eat an elephant one bite at a time and you can do your inventory one room at a time!) Don't overwhelm yourself. If you have family members, get them involved.
2. Sit down and make a list. Then go back and include serial numbers, model numbers, estimated value, estimated replacement cost (if need be, go window shop -- at the mall or on the internet - and see what that cost would be)
3. Make notes about items. Family heirlooms? A special gift that can't be replaced? Has it been appraised? List that information. Especially for jewelry, furs, unusual items. Where did you get it?
4. Take pictures or videos. In this time of so many electronic gadgets, this should not be a big problem. If you don't have a digital camera, borrow one from someone who does. Consider video taping each room. You might even consider filming a family member talking about unique items. If you have hard copy photos, scan them and burn onto a disc.
5. If you need some help with the appraisal process, please do not hesitate to call us. We are more than happy to help you with this.
6. Make several copies of your inventory. The website referenced at the beginning of the article actually has disc storage available. Or give the person who has a copy of your will a copy of your inventory. Trade copies with a trusted friend or relative. And, of course, put a copy in your bank box.
7. Update as needed.

Disasters happen without warning. We want you taken care of and not have to worry about trying to remember what kind of "stuff" you have.

**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:

Edgar Garcia

as our Client of the Month!

\$25.00 has been donated to the Whatcom County Fire District #1 in his name, and Edgar 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!

***As a reminder you can only win a contest once every 12 months!*

Who was president of the U.S. when Uncle Sam first got a beard?

Your Name _____

Your Answer _____

Last Month's Winner:

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

Last month's question was:

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

Answer: Gerald Ford.

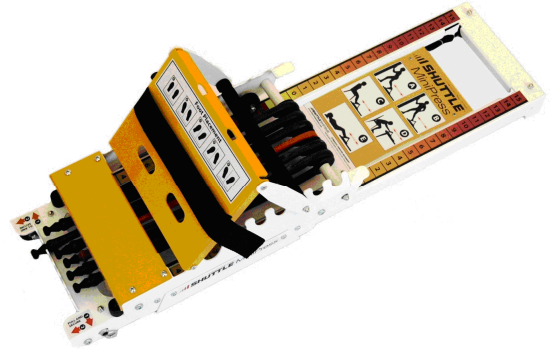
Shuttle Systems

In 1965, the US Air Force proposed the launching of a secret Space Station...

to be named the Manned Orbiting Lab (MOL). Of prime concern to Gary Graham and his team of bioscientist was the effect on an astronaut's cardiovascular system during the long exposure to the zero gravity environment of space.

The Bioastronautics team proposed subjecting the astronauts to positive and negative acceleration forces parallel along the length of the body. The team developed a prototype they named the Cardiovascular Conditioner.

Sadly, the government eventually scrapped the MOL Project. But, twenty years later, with additional research and development, Gary patented a Horizontal Rebounding exercise device. The CMC (Cardio Muscular Conditioner) Shuttle 2000 used the basic principles derived from the original space-age machine.



From that beginning, Shuttle Systems has grown to provide equipment that serves the physical therapy and athletic performance markets throughout the world. And, their world headquarters is located in the wonderful little town of Glacier – right here in Whatcom County.

Their most recent innovation is a small rehabilitation machine that allows you to “bring the press to the patient.” Patients can continue their recovery in the comfort of their home, in their bed, or on their wheelchair. Called the Shuttle MiniPress, it is based on the same space-age technology of their original machines.

To learn more about this innovative company, visit their website at www.ShuttleSystems.com.

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