

FOREST AGENCY INSURANCE



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INSights: A Forest Agency Publication

October 2015

The Amazing Raise: A scavenger hunt to end homelessness

Last year Housing Forward (formerly West Suburban PADS) hosted their first ever Amazing Raise fundraising event. Teams participated in a series of challenges that required a combination of strategy, teamwork and maybe a little luck. One of the most memorable challenges the team had to complete involved a bucket of ping pong balls. Forest Agency's Bobbie Box had to strap the bucket to her back and wiggle around until all the balls fell out of the bucket without using her hands!

We had so much fun participating in the competition last year, twice as many people from the office are planning to compete on Oct 3rd. That's good news for Housing Forward, who will collect a donation from each participant. For more information, and to see pictures from this year and last year, visit Housing Forward at www.housingforward.org

A surprising way to lower workers compensation claims

Are you a business owner or manager?

A recent study of 945 businesses nationwide confirms that businesses that offer accident and disability insurance experience lower workers compensation claims than businesses that do not. For more information about the study, read our recent blog about this at www.forestagency.com.



Cathy, Bobbie, and Nichole participating in the 2014 Amazing Raise with our friends from Nationwide Private Client.

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Natalia with her beloved dog Max.

Meet Natalia Muñoz

Natalia is our Aviation Assistant extraordinaire! She interned for us in the winter of 2013 and of summer of 2014 and liked it so much she came back to assist Bonnie Casper as a part of our Aviation team. Bonnie loves having her on our team almost as much as our clients do. Here are some interesting facts about Natalia:

Natalia is a college student:

Natalia is a first year college student. She is studying nursing and psychology at Morton College in Cicero. She has always loved children, and her long term goal is to become a pediatrician one day. Despite studying hard for her future career, she likes to read for pleasure. When she doesn't have her nose buried in a textbook, you can find her devouring Ellen Hopkins novels.

Love of sports:

Natalia loves to play and watch basketball. Her favorite team is the Chicago Bulls. She is a lifelong fan of the team and she seldom misses watching a Bulls game with her family. Since she's been playing basketball most of her life, she's had the occasional opportunity to meet a few players. Her most memorable experience with the Bulls was in the 7th grade. Her team took part in a special clinic at the United Center where she got to spend some quality time getting some pointers from her favorite player, Joakim Noah. They even got to stay for the game afterwards.

Natalia also loves to swim. She hits her local YMCA for a few laps about once a week.

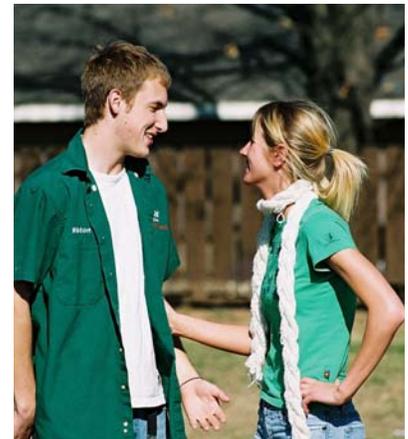
Chicago living:

One of Natalia's favorite things about living so close to Chicago is dining out at the world class restaurants. She and her best friend love to try new eateries when ever they can. Her current favorite restaurant for Mexican is Casa Margarita and Joy Yee for Pan Asian. Next on her list to visit is Epic Burger; she can't wait to try their cheeseburgers.

Thank you!

.....to all who referred their friends and family to Forest Agency this month:

Anita Ward
Christina Venegas
David King
Myriam Espitia
Doris Graham
James and Carol Murphy
Joseph and Courtney Perino
Kee & Clara Lee Won
Kenneth and Pamela Wiese
Marie Santana
Mi Mundo De Aventuras Inc.
Michael Barnes
Rebeca Oyoque
Sophie Kaluziak
Volker Aviation



Tell a Friend about Forest Agency!

If you're happy with our service, **consider referring a friend or neighbor to Forest Agency.**

We will send you a \$10 gift card for every referral, and enter you in our quarterly drawing (this quarter we gave away a Fit Bit Flex!)

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Dan Browne, CIC, AAI Cathy Hall, CIC, AAI

NOT-SO-TRIVIAL PURSUIT

This month's question:
What was the name of the vocal group about to arrive in Bobby Pickett's 1962 hit, "The Monster Mash"?

Email your guesses to trivia@forestagency.com

Last month's question:
Who has the most expensive insurance policy for their legs?

Answer: Mariah Carey has a one billion dollar policy.

Congratulations to Kathy Wojciechowicz of Compact Solutions, for submitting the correct answer.



Nothing in Chicago is immune to the effects of winter's cold, snow and ice.

Winter is coming.....

We have experienced especially cold winters in Chicago these last few years. And as you know, when the temperature drops, your utility bills go up. Here are ten simple steps you can take to prepare your home for winter, and maybe save a little on energy costs this season:

1. Clean the gutters: If water can flow freely through your gutters and drains, you can avoid the formation of ice dams. Installing a gutter guard is an alternative--and low maintenance--solution.
2. Clean your chimney. Creosote builds up in your chimney's lining each time you build a fire. An annual cleaning will help you avoid the possibility of harmful smoke coming back down the chimney and into your house.
3. Flush your water heater: Particles and sediment can build up in the bottom of your tank, causing your water heater to operate very inefficiently. Flush it out while it is still warm out.
4. Turn down the water heater: Most water heaters are set at 140 degrees. If you lower it to 120 you could reduce your bill by as much as 10%.
5. Reverse the direction of your ceiling fans: In cold weather, running your ceiling fans in a clockwise direction will pull the warm air down from the ceiling and distribute it through the room.
6. Change your filters: Cleaning or changing the air filters in your home will increase the efficiency and life of your heating and air conditioning systems.
7. Install storm doors and windows: The simple added protection of storm doors and windows can reduce draft and lower heating costs by as much as 45%.
8. Draft guards: Installing draft guards, or replacing the weather stripping on your doors can eliminate 5-30% of your heat loss.
9. Window insulation: Installing window insulation film can substantially reduce your heating bills. They are easy to install on the inside, and almost invisible.
10. Consider alternative energy: Installing systems that use alternative energy, like solar, geothermal or fuel cells, can reduce your energy use, lower your carbon footprint, and could make you eligible for federal or local tax incentives.

