

“THE CIRCLE OF SAFETY” CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of Dan Yoest Insurance, Inc.*

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Drive Safely: School is Out!

Even if you don't have children in your home it's a good idea to be extra careful this month. Most schools end their year in June which means more children are out and about.

Be sure to check behind your car before you back out. Children may not be paying attention to where your vehicle is so check before you get in the car.

Come to a complete stop. Four-way or three-way stops can be a hazard. Be sure to stop completely and check for children on bicycles, skateboards or scooters.

When driving in residential neighborhoods obey the speed limit. Most children know better than to dart out in between cars, but in the heat of playing kick ball they may not remember; so be careful!

It may seem like common sense and most people obey the road rules. It's just a good idea to be more careful as the school year ends.

I needed help one day with a difficult computer problem so I asked my 10 year old "computer wizard" neighbor for assistance. He quickly fixed the computer and when I asked what the problem was he stated, "It was an ID ten T problem." I asked what that meant and he commented, "You haven't heard of that? Write it down and you'll figure it out."

ID10T



Abby Asks... The Agent Answers

"Earthquake Hunting"

Abby asks: Dan and Guin, did you really find an earthquake when you went earthquake hunting?

Agent Guin: The actual name of our trip was the 2008 Earthquake Insight Field Trip and it just happened to coincide with the time that we experienced the earthquake. We were in Dyersburg, Tennessee at the time. I was asleep and wasn't aware of the earthquake.

Agent Dan: I was awake and couldn't quite believe that what I was feeling was an earthquake. What are the chances that while you are on an earthquake field trip you would really experience an earthquake??? The rest of the day was very interesting as all the earthquake experts were busy talking with officials from all over the nation, including Washington D.C. We picked up some tips from CUSEC (Central United States Earthquake Consortium) that we want to share with our friends and clients about being prepared for an earthquake. You can find more information on the web site at www.cusec.org or by calling them at 1-800-824-5817.

BE PREPARED

Hold earthquake drills with family and coworkers so that you know where to be safe during the earthquake and where to meet after the earthquake. Earthquake damage may interrupt electricity, phone service, and transportation so plan accordingly. Everyone should know how to turn off the gas, electricity, and water so that no further damage occurs. Have disaster survival kits with first aid supplies, flashlights, a battery operated radio, extra batteries, plus enough water and prepared foods to last a minimum of 3 days. (Abby adds that you shouldn't forget the needs of your pets!)

DURING AN EARTHQUAKE

Keep calm. If inside a building stand in a doorway or get under a sturdy desk or table. You can also stand against an *inside* wall but stay away from things that might fall or break such as shelves, mirrors and windows. If you are in bed, as many people were during the last earthquake, stay there and cover your head with a blanket. If you are at a movie or sporting event, stay in your seat and cover your head. Never use an elevator. If driving, move to the side of the road as quickly and safely as you can while trying to avoid power lines, buildings, bridges, underpasses, and trees. Stay in the vehicle until the shaking is finished.

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Yakkity Yakkers of the Month

We are very appreciative of the following "Yakkity Yakkers" that have referred their family and friends to our agency. They have won a \$25 gift certificate to Hawthorne Inn and have been entered into our grand prize drawing to win the **32" LCD High Definition TV.** Everyone that "yakkity yaks" about us is entered into these drawings so YOU HAVE A CHANCE TO WIN!!!

January: Linus Reed, Jr.
February: Mark Saunders
March: Dan & Mary Walde
April: Jim & Joyce Burns

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What can I say! You are the best. You have always been so helpful to us. As you know, we have been doing business with you for at least 15 years. You have insured our business, home, cars, ATVs, boats, trailers, clubhouse, farms and tractors. Have I forgotten anything? Oh yes, our life insurance policies. Your knowledge and service are superb. Mike and I trust your recommendations completely. The companies you have suggested to us and have written policies for us have always been excellent and very prompt when dealing with claims.
Michael & Sharon Fischer



AFTER AN EARTHQUAKE

Check for injuries. Never move an injured person unless they are in danger. Check for damage in the building. If you find damage, leave the building until an expert can state that it is safe to be in it. Earthquake aftershocks, called tremors, may cause further damage. Check for gas leaks, water leaks and broken electrical wires. Turn off utilities if necessary until these can also be checked and fixed by professionals. Listen to your radio for emergency information and instructions. Your public safety officials are available to help so be cooperative. Use caution when opening cabinets and closets as items may have shifted and could possibly fall on you. For emergency water you can use melted ice cubes, water from the toilet tank but not the toilet bowl, and your water heater.

Try taking this earthquake quiz and see how well you do...

<http://www.nwcn.com/sharedcontent/features/flash/quake/during.html>

Vacation is Good For You!

Not taking time off from work can lead to job dissatisfaction, emotional and physical illness and "burn-out". An alarming trend in the United States was discovered in a recent survey taken by the Conference Board in 2007. The survey reported that less than 40% of workers planned on taking vacation within the next 6 months. This is a 28 year low!

Even more alarming is a study done in April 2007 by the recruiting firm Hudson: 56% of the work force does not take advantage of all their vacation time!

Taking the weekend off isn't enough! It's important for workers to take at least a week off; two if it can be managed. Productivity could increase up to 60% for employees in the month or two following a vacation.

Leave your Blackberry behind! Being on vacation means getting away from work; completely. That means no phone calls, no emails, no text messages and no online chat! To really get the benefits of a break you need to leave the office behind.

To make the break away from the office easier for you and your co-workers try a few of these things:

- Inform others in advance. Let your staff or co-workers know when you'll be out of the office and how they can contact you in case of a real emergency.
- Finish projects or delegate your work. Ask a trusted colleague to serve as back-up in case an urgent issue comes up while you are away. Be sure to return the favor!

Relax! Once you are on vacation do your best to put aside your work day worries. You can't re-charge your batteries if you don't get a rest.

AGENT SPOTLIGHT



Joyce Mills

Joyce is usually the first to greet you with her warm smile when you enter the office or her friendly voice when you call. She is the Dan Yoest Insurance Agency Office Manager as well as a Customer Service Representative.

Joyce arrived in Washington at the age of 10 when her family moved here from Piedmont, Missouri. She considers herself a Washington native and has raised her family here with husband Jerry. Her greatest joy comes from spending time with family and friends, especially her 2 grandchildren.

As the Customer Service Representative for Dan Yoest Insurance Agency, Joyce can assist any client with policy changes, payments, and general information. She is also the person to go to if someone has been uninsured for a period of time or needs an SR22 filing.