

“THE CIRCLE OF SAFETY”

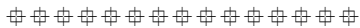
Consumer Awareness Advisor

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



In this issue...

Focus on keys, locks and how our world is changing.



Car Key Safety Tip

If your car has an alarm system, put your car keys beside your bed at night. If you hear a noise outside your home or think you hear someone trying to get into your house, just grab your keys and press the 'panic' button. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies.

Now think about it: for many of you, it's a security alarm system that you already have and don't have to pay extra for installation. Test it. You should have good range with it, and just pressing that button should set it off from anywhere in your house.

If you set this off in the middle of the night, the odds are pretty good that an intruder will not want to stick around. Your neighbors are going to be waking up and turning lights on. And, in all likelihood, calling the police.

Also, remember to carry your keys in your hand when you are walking to your car in a parking garage or lot. If something were to happen, it's a good alarm system. Just press that panic button and stay safe.

Old Familiar Things Going Away

Have you been noticing that some of the things we take for granted are starting to go away? It seems that the Internet has caused more changes than perhaps we realize. Contact with friends and family is nearly instantaneous.... Do you still write letters? Are you still renting movies from a store? Do you still have your VCR? Here are some good old standards that are on their way into the past...

Do you still pick up the phone book/yellow pages to find a business address or phone number or do you Google it on the Internet? Between the recession and the "green factor," more information is becoming available at the click of a mouse. Same thing with classified ads. Much of a newspaper's revenue comes from advertising in the 'classifieds.' Many websites are springing up that offer free listings, and free sounds pretty good these days.

Movie rental stores are dwindling. More people are joining Netflix to 'rent' movies, or they are watching movies on the Internet. It is rare to find a movie rental store that still has movies on video tape. Speaking of which... when was the last time you saw a package of video tapes in a store? Do you still have your VCR?

And are you still using Dial-Up to access your Internet connection? Do you still have the telephone land-line to do that? Dial-up access fell from 40% in 2001 to just 10% in 2008. Wireless, broadband, satellite have all contributed to the speed and accessibility of the Internet and so land-lines are becoming less necessary. Nearly everyone has a cell phone or other portable communication device these days. And the costs keep dropping so they are definitely more affordable. What about an answering machine? Do you still have one of these? If your land line has gone away, it's a sure bet that so has your answering machine. Cell phones and email accomplish the same thing.

While probably not as prevalent as some other electronics, there are fewer amateur ham radio operators than ever before. It used to be that these folks were the lifeline in emergencies and natural disasters. Now, with the Internet, that talent is going away. The number of people holding active ham radio licenses has dropped by 50,000 in the last five years alone. And if you do apply for a license, you don't have to know Morse code.

Are you still using your SLR (Single Lens Reflex) film camera? Do you still shop for film? Can you find film? Camera companies are making changes to keep up with the advent of digital only and computer photo programs. In 2006, Nikon said they would stop making film cameras – during 2005 only 3% of their sales were film cameras compared to 75% of their sales from digital cameras and equipment.

And there's more..... to be continued in our next issue.

Change is inevitable... except from the vending machine.

Are Your Doors Really “LOCKED”?

The National Crime Prevention Council reports that as many as two-thirds of all break-ins show no sign of forced entry. Yes, some are because of unlocked doors but most experts agree that the majority of these are due to a technique known as lock “bumping”. There is a fundamental flaw in the design of pin and tumbler mechanisms that are relied on by most latches and deadlocks. This includes many so called “high security” locks. Ironically, the cheaper locks may be more difficult to bump than some of the more expensive ones. The bumping technique involves filing down a key or key blank to the lowest level in each groove with slight elevations left between each groove. The key is inserted into the lock and a simple techniques of tapping and twisting can open most locks in seconds. The scary part is that even an amateur can learn this technique within a few minutes. The internet is full of websites that show the technique (i.e You Tube) and there are others that sell the bumpkeys (even e-Bay) . Some people do it for sport but burglars do it for profit.

Imagine that you arrive home (or at your business), unlock the door, and discover that everything of value is missing. Your new entertainment system, computers, jewelry, collectibles, etc are all gone. You call the police and your insurance company, and make a claim. Problem is there is no sign of forced entry and both have their doubts.

What You Can Do?

Go to www.danyoestinsurance.com for links to two free publications from the National Crime Prevention Council. These are entitled “Lock Crime OUT of Your Home” and “Home Security: Invest In It Now.” Both publications provide valuable information that will help you stay safe.

Do more research on the subject of lock bumping to better understand the risks to you and your family.

Remember to properly schedule all individual items of value (jewelry, silverware, antiques, collectibles, etc.) on your insurance policies for maximum protection.

Make sure that you review your security needs with an alarm company and a locksmith. Consider purchasing bump proof cylinders from such possible sources as Medeco and BiLock.

THANK YOU TO THESE YAKKITY YAKKERS!

Our monthly drawing for a gift certificate to a favorite local restaurant are...

April = Julie Frankenberg

May = Joe and Marilyn Tobben

June = Wilma Adams

A Child's Perspective

A mother and her son were digging for fishing bait in the garden. Uncovering a many-legged creature, the boy proudly dangled it before his mother.

“No, honey, he won't do for bait,” his mother said.

“He's not an earthworm.”

“He's not?” the boy asked. “What planet is he from?”



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