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W.B. WHITE INSURANCE & FINANCIAL SERVICES

News and Tips to Make Your Life Easier and Safer for our friends and clients

Spring Tire Maintenance Checklist

The snow, ice and bad roads of a typical Canadian winter can place a heavy toll on your tires. Now that spring is here, follow this simple tire maintenance checklist to save fuel and money, minimize your vehicle's exhaust emissions and improve your driving safety.

- If you use winter tires, change them to "summer" or "all season" as soon as it's safe to do so, the heavier tread of winter tires increases rolling resistance and fuel consumption.
- Independently of the type of tires you use, check the tire pressure every time there is a sharp change in temperature. Cold temperatures decrease the air pressure in tires, which increases rolling resistance and wastes fuel. In fact, tire pressure should be checked at least once a month throughout the year.
- Check your tires for uneven wear, which can be a sign of chronic underinflation or overinflation, improper

wheel alignment, tire balancing, or a problem with the suspension system.

- Look for imbedded stones, glass or other foreign objects that could work into the tire and cause a leak.



Bruce Forrester
Account Executive

- Consider having the tires rotated. This distributes the wear evenly between all four tires, promotes longer tire life and helps your tires deliver the best possible fuel economy and safety. Check the owner's manual for recommended rotation patterns and intervals (usually every 10,000 kilometers).

What's Inside

- ◆ Keeping your home office safe
- ◆ You can win some prizes! Take a look inside ...

Client of the Month

This agency is nothing without the loyalty of you, our valued clients. This month we recognize and honour; *Ronald and Barbara Purcell* as our "Clients of the Month." *Ronald and Barbara* will receive a gift certificate from us in recognition of this honour.

Thank you, *Ronald and Barbara* for your continued business.

Here's a hint of who the next Client of the Month will be: It could be you. Watch this space for the announcement.

Safety Tip of the Month ...

Computer viruses. What a pain! Viruses continue to spread because of computers that are not equipped with virus scanning software and the latest virus definitions (the code that identifies old and new viruses).

Modern viruses automatically re-send themselves via e-mail from an infected computer. And they forge the e-mail's "from" address. This way the recipient thinks the infected e-mail came from someone else. Devious.

To stop the spread of computer viruses, here are 3 simple – and absolutely critical – steps everyone should consider:

1. Purchase and install a virus scanner.
2. Set your Virus scanner to automatically update the virus definitions. This should be done every night at a minimum.
3. Sometimes virus scanners aren't enough. A little skepticism goes a long way. Use this fail-proof method ... **Never open an e-mail attachment unless** you're expecting it. If you aren't sure, e-mail the sender back and check with them. It takes only seconds, but could save you from major headaches cleaning up your computer if it gets infected.



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Keeping Your Home Office Safe

Many people decide to pursue their dream of working from home, to be their own boss, set their own hours and, perhaps most important, spend more time with their family. When starting a home based business, a lot of thought is given to issues such as financial plans or technology support. Personal safety, on the other hand, is usually way down on the list of priorities. After all, when you're at home all day long, what is there to worry about, really?

Over a million Canadians work from home and this number is growing steadily. A little over half are self-employed. The rest are employees of companies, working on a telecommute basis. While home workers often have the latest security measures to protect against viruses and hackers, what about their personal safety?

Also, how much responsibility should a company assume for the safety of their employees? Generally, the responsibility for safety is left to the home worker. Many companies feel uncomfortable taking on too much responsibility, since they cannot be at their employees' homes to properly survey. In turn, employees are equally uncomfortable with the idea of home workers' safety regulations because it could lead companies to withdraw the option of home workers altogether.

While the debate continues, there is a multitude of safety precautions that people can and should institute when working from home. These include everything from placement of their office, to fire and electrical precautions, lighting, ergonomics and indoor air quality.

Fire safety

First and foremost, make sure your home office is located in an area that is accessible to fire exits. Don't put your office 10 rungs up a ladder in a loft with no fire escape! If your house has an open floor plan, be especially diligent with fire safety because fires spread easily throughout such layouts.

Work out a fire escape plan and maintain your smoke alarms and extinguishers. Some fire extinguishers are more suited to electrical fires so be sure to ask your dealer about the chemicals in the extinguisher. Seek training on the use of fire extinguishers and check the extinguisher periodically to make sure its fully charged.

Take care around heat producing machines such as photocopiers, word processors and coffee machines, which are potential fire hazards. Keep combustible material such as papers and boxes away from sources of heat. Just in case, maintain a fire-proof lockbox to keep important papers and disks safe from fire.

Electrical precautions

Fire safety and electrical precautions go hand in hand. Many home workers have electrical outlet extensions that are overloaded to the point that they look like a Gina pet. This can be a fire hazard! Try not to overload circuits and outlets. Install extra sockets if necessary. Inspect electrical cords regularly and replace any that are frayed, broken or cracked. Keep electrical cords as neatly bound as possible and tuck them out of the way to prevent tripping. Keep extension cords off the floor and do not run them under carpets.

If you live in an older home, make sure the wiring is safe and up-to-date. Electrical equipment should be GSA-approved, properly installed and adequately grounded. Discard any unsafe electrical appliances as they can lead to shorts, which can cause shocks.

As a general rule, keep food and drinks away from electrical equipment because of the potential for damage if there is a spill. Wide travel mugs are especially useful for preventing spills.

Tripping and tipping

While fire and electrical safety are of utmost importance in the home office, the Centre for Disease Control says that falls are the most common type of office injury.

To prevent falls, try to maintain a clutter-free environment especially in high traffic areas. Avoid tripping hazards such as miscellaneous junk in the hallways. Avoid stacking papers on the floor, especially on tiles that have low traction to begin with, because they can easily lead to slips and falls. Repair or replace any loose floor coverings or frayed rugs.

Tipping of office furniture is another hazard to watch out for. Balance bookcases and avoid piling things on top of filing cabinets. Refrain from opening two filing cabinet drawers at a time as this can cause the unit to topple. Make sure not to store heavy objects above your computer. That could be a recipe for disaster.

Power tools and chemicals

Some home workers do not work in an office environment and, therefore, have other hazards to look out for. For example, many trades people who use power tools and artists who use chemicals work out of their homes or at least part of the time. If you are required to use power tools or chemicals as part of your business, make sure to take all necessary safety precautions. These may include, but are not limited to eye protection, respirators, safety boots and gloves.



Keith Miller
Account Executive

Free Report

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the chemical. Some everyday office products, such as glue, cleaners and correction fluid, may contain harmful chemicals. Photocopier and printer toner, for example, are made of fine chemical powders that are easily inhaled if exposed to the air. Prolonged inhalation of such chemicals can cause lung damage. Avoid exposing toner to the air and use the other chemicals only in well-ventilated areas.

Indoor air quality

Few people realize the importance of indoor air quality to their home office space. Indoor air quality is one major factor that determines how healthy your office environment really is. Poor quality air can irritate your eyes, skin, nose and throat fatigue, headaches, a persistent cough and other flu-like symptoms can all arise from inadequate indoor air quality. Air contaminant's can originate from either biological or chemical sources.

Biological contaminant's such as moulds grow under damp conditions and can be distributed through ventilation systems. Moulds are associated with respiratory problems such as asthma, coughing and wheezing, and other conditions like fatigue, rash and diarrhea. Guard against mould by avoiding excessively moist conditions. Humidity Levels should not exceed 60 to 70 percent.

Airborne chemical contaminant's may include ozone from electrical equipment, formaldehyde from carpets and furniture, and particular matter from printer toner. Maintain a ventilation system for protection against airborne contaminant's. Keep the ventilation system going at all times, even when no one is at home for an extended period of time.

Other recommended practices include maintaining a carbon monoxide detector, dusting regularly and keeping plants in the space. Not only are plants cheerful but they are an excellent way to keep the air clean.

Above all, refrain from smoking anywhere in your home as this is a huge source of indoor air pollution!

Lighting

While breathing is essential to life, the sense of sight is often crucial to the ability of home workers to carry out their responsibilities. Almost half of Canadian office workers suffer from eyestrain. The amount of light, type of light, colour of surfaces and placement of furniture can all affect the lighting quality in our home office.

Use a combination of ambient lighting, which provides overall background light, and task lighting, which can highlight specific task areas. Incandescent desktop lamps are excellent choices for task lighting,

though they can sometimes produce excessive heat.

Fluorescent lighting, while high quality and energy-efficient can be particularly troublesome because they can be excessively bright and may cause glare. This type of lighting develops an annoying flicker as it begins to wear out. To control flicker, replace Fluorescent lights frequently and consider replacing old ballasts with newer, high frequency ones. Full spectrum lighting, which mimics natural sunlight is a nice alternative to flourescents.

Of course, nothing beats real sunlight in an office. Try to situate your workspace near a window to take advantage of nature's light. Make use of curtains to control glare and to prevent sunlight from overheating the room.

Ergonomics

According to the Canadian Standards Association, when designing your workstation, try to have a work surface height that is level with or slightly below your elbows. if you use a keyboard, the work surface should be adjusted so the forearms are kept at right angles to upper arms, wrists are straight and forearms are parallel to the floor. The computer monitor should be directly in front of you and not off to the side.

Purchase a well-designed, adjustable office chair that will provide proper back support and comfort. A rotating chair on castors is ideal. Keep the area under the chair free of clutter to allow ease of movement. Make sure that the back of your knees clear the chair so that leg circulation is not restricted.

What companies can do

There are a few precautions companies can take to ensure the safety of their home workers. Home workers can be asked to sign a checklist that covers the presence of fire extinguishers and alarms, safe use of extension cords, lighting and ergonomics. Booklets or ongoing training can also be used to implement and maintain safety measures.

The bottom line

While home office and computer security are top priorities to today's home worker, personal safety, is often neglected. The debate continues regarding whether companies should be more heavily regulated and whether companies should assume a greater role in ensuring the safety of their home workers. In the meantime, there are a number of common-sense initiatives – from fire safety to ergonomics – that can be taken for protection. Ensuring a safe warm space will add to the enjoyment and rewarding atmosphere of working from a home office environment!

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Pearl of Wisdom

"A lie gets halfway around the world before the truth has a chance to get its pants on."
~ Sir Winston Churchill (1874 - 1965)



A Not-So-Trivial Pursuit

Every quarter, W.B.White sponsors a Trivia Contest and offers you a chance to win valuable prizes, one of which is NOT a million dollars. Test your knowledge! Just two correct (or nearly correct) answers and you could be this quarter's winner. The entry that comes closest to the correct answers to the following question will be the winner. If more than one person has the exact answer to the first part, the one who comes closest to the correct answer of the second question wins. If more than one person answers both questions correctly, the winner will be the person whose entry reached our office first. Write down your name and answers, and then fax — (905) 576-1367 — or send — 110 King Street East, Oshawa, ON. L1H 1B6 — or e-mail — wbwhite@wbwhite.com this page. Good luck!

QUESTION: In 1965, The U.S. Congress authorized the Secret Service to protect former presidents and their spouses for their lifetime, unless they decline the protection. Recently, Congress limited the protection of former presidents and their spouses (elected after January 1, 1997) to how many years?

Your Name: _____ Your Answer: _____

P.S. The answer to the previous question: What Hollywood legend hustled games of chess for 50 cents before he became a star?
Answer: *Congratulations to Colleen Corner who guessed the right answer of Humphrey Bogart.*

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honour:

Dorothy Gregory

who spread the word of our brokerage and brought us new clients. For this referral, we present Dorothy with a "dinner for two" gift certificate. Thank you, Dorothy Gregory.
Next month's referral business prizewinner could be you. Just mention W.B.White to a friend, relative, colleague, whomever. Thank you in advance.

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