



Mid Michigan Insurance Agency

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From the Desk

To our customers, we want to say thank you! As always, I am truly grateful to you our customers.

I wanted to share a story I recently read written by Emily Huling:

Lessons from a self-cleaning oven: My wife and I regularly postpone cleaning our oven. It's ridiculous that we put it off since all it takes is to lock the oven and push a button. We have a list of excuses. We don't have the time. We don't want to take the time. We're making a pizza this week and the cheese is sure to drip. We don't want that smell in the house today. We're just not in the mood.

We even know that the longer we wait, the dirtier the bottom of the oven is. The racks will need to be cleaned thoroughly. The whole process will take more time. The house will smell worse when we finally get to it. But still, we put it off.

Moral of the story. We all have tasks we avoid both at home and at work. Remember that postponing something will usually create more work, take more time, and make quite a stink. It's better to take the time and make sure that you get things done correct the first time.

That's why we are here, to help you with your insurance needs and to do the review of your policies. Take the time to give us a call and spend a few minutes reviewing your coverages. When was the last time you looked at life insurance for your family or what value you current have on your home? Have you made improvements to your home? You may need to re-evaluate your coverage.

It's really OK to push the self-cleaning button more than once a year.

Michael Hawkins
CEO

EMERGENCY CLAIM NUMBERS

If we are not in the office, please use these numbers to contact your insurance company.

Auto Owners/Home Owners:
888-252-4626 Opt #4
Auto Owners Road Assistance:
888-869-2642

Foremost: 800-527-3907

Grange Insurance: 800-445-3030
Glass Claims: 800-951-9734

Hastings Mutual Insurance:
800-442-8277
(Press Number 2, then 6 when prompted)

Michigan Millers Insurance:
877-858-5361

Motorists Insurance Group:
800-876-8766

Progressive: 800-776-4737

SafeCo Insurance: 800-332-3226

Wolverine Mutual Insurance:
800-733-3320

Triple Berry Crisp

from Emily Huling

In my house, nothing says summer better than warm blueberries, blackberries, and raspberries sweetened with sugar covered with a buttery, oatmeal and brown sugar topping. We serve it with a scoop – or two – of vanilla ice cream.

Topping

1 cup dry oatmeal
½ cup light brown sugar
½ cup flour
1 tsp cinnamon
¼ tsp nutmeg
¼ cup softened butter

Mix dry ingredients together. Cut in softened butter until mixture is a coarse meal texture. Set aside.

Berry mixture

1 ½ cups blueberries (12 oz)
¾ cup raspberries (6 oz package)
¾ cup blackberries (6 oz package)
½ cup sugar
2 T dry tapioca
2 T flour

Rinse berries and allow to air dry in a sieve. In a large bowl, gently mix the berries with the rest of the ingredients. Pour berry mixture in a greased 1 ½ to 2-quart casserole or 9" pie plate. Cover with the topping mixture.

Bake in a 350-degree oven for 30-40 minutes until topping is golden and berries are bubbling.

Happy Corner



New Salesman

An inexperienced real estate salesman asked his boss if he could refund the deposit to an angry customer who had discovered that the lot he had bought was under water.

“What kind of salesman are you?” the boss scolded. “Get out there and sell him a boat.”

Movie

For the first time in many years, a friend of ours traveled from his rural town to the city to attend a movie.

After buying his ticket he stopped to purchase some popcorn. Handing the attendant \$5.00, my friend couldn't help but comment, “The last time I came to the movie, popcorn was only 15 cents.”

“Well, sir,” the attendant replied with a grin, “You're really going to enjoy yourself. We have sound now.”

Groaner

How does bigfoot tell time?

With a Sasq-watch.



Facebook Page

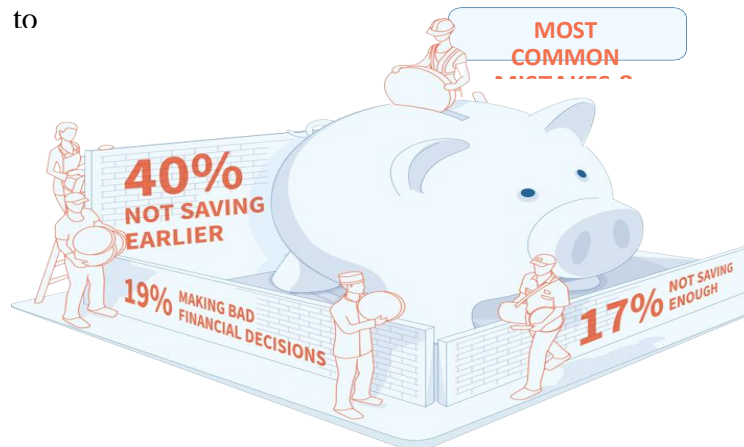
We maintain a facebook page and daily updates on insurance information is added. Please take the time to visit our facebook page and give us a like.

It's Complicated

In addition to access to information, products and plans, there are other factors that present barriers to saving for retirement.

The most common mistakes and regrets are related to not saving earlier (**40 percent**), making bad financial decisions (**19 percent**), not saving enough (**17 percent**) and having personal issues that impacted their ability to save (**eight percent**).

Personal issues often cited include divorce, marital choice, career path and family illnesses. Ongoing challenges like high daily living expenses (**26 percent**) and elevated debt level (**24 percent**) also hinder the ability



Workers who are unprepared for retirement are five times as likely as those who are prepared to cite high living expenses as a barrier to retirement planning. They are also seven times as likely to have too much debt. In contrast, 71 percent of prepared workers don't face any of these barriers.

Mouthy Bird

On reaching his plane seat a man is surprised to see a parrot strapped in next to him. He asks the flight attendant for a coffee where upon the parrot squawks, "And get me a whisky!"

The flight attendant, flustered, brings back a whisky for the parrot and forgets the coffee. When this omission is pointed out to her the parrot drains its glass and bawls, "And get me another whisky!"

Quite upset, the girl comes back shaking with another whisky, but still no coffee. Unaccustomed to such treatment, the man tries the parrot's approach, "I've asked you twice for coffee. Go and get it now!"

The next moment, both he and the parrot were wrenched up and thrown out of the emergency exit by two burly stewards. Plunging downwards the parrot turns to him and says, "For someone who can't fly, you complain too much!"

Black Eye

One night, a lady stumbled into the police station with a black eye. She claimed she heard a noise in her backyard and went to investigate. The next thing she knew she was hit in the eye and knocked out cold.

An officer was sent to her house to investigate and he returned 1-1/2 hours later with a black eye.

"Did you get hit by the same person?" his captain asked.

"No," he replied. "I stepped on the same rake."

Month in History: July

President Woodrow Wilson personally delivered the Treaty of Versailles to the Senate.



President Wilson's
Fourteen Points

1. Open diplomacy
2. Freedom of the Seas
3. Removal of economic barriers
4. Reduction of armaments
5. Adjustment of colonial claims
6. Conquered territories in Russia
7. Preservation of Belgian sovereignty
8. Restoration of French territory
9. Redrawing of Italian frontiers
10. Division of Austria-Hungary
11. Redrawing of Balkan boundaries
12. Limitations on Turkey
13. Establishment of an independent Poland
14. Creation of an Association of Nations

Wyoming became the 44th state.



History of Wyoming

- Admission to union: The 44th State
- Date entered the union: July 10, 1890
- Origin of state name: Named from the Indian word meaning "on the great plain"
- Wyoming was the first state to give women the right to vote
- Wyoming was included in the territory bought in the Louisiana Purchase of 1803



John T. Scopes, charged with violating the law by teaching Darwin's theory of Evolution.

Scopes Trial, 1925

Prosecution of school teacher, John Scopes, for violation of a Tennessee law forbidding public schools from teaching about evolution. Scopes was convicted and fined \$100, but the trial started a **shift of public opinion away from Fundamentalism.**

