



Mid Michigan Insurance Agency

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From the Desk

Summer is fast approaching and the weather will soon be getting warmer, so I wanted to provide some important information to protect from the heat of the summer.

Michael Hawkins
CEO

Heat Exposure

To evaluate degree of heat exposure in a vehicle, we compared the temperature rise inside an enclosed, dark-colored vehicle with the temperature rise in a light-colored vehicle with the windows partly open. Within 20 minutes, readings in both cars exceeded 125°F and reached approximately 140°F in 40 minutes--a temperature rise of over 45°F.

A person who is unable to remove himself from an enclosed vehicle is at risk for a life-threatening crisis if left alone in a sun-exposed car for even a relatively short period of time. Children and pets should never be left in an automobile even for a short period of time. When the body is exposed to extreme temperatures serious harm can occur.

Although heat-related illness and death occur primarily among the elderly, infants are also at risk. Heat exhaustion and heat stroke can occur rapidly in enclosed vehicles.

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

Frankenmuth: 800-234-4433

Fremont: 888-968-3664
(Press number 4 when prompted)

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

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

Motorists Insurance Group:
800-876-8766

Progressive: 800-776-4737

SafeCo Insurance: 800-332-3226

Wolverine Mutual Insurance:
800-733-3320

The Facts About Getting Too Much Sun

It's a fact: Overexposure to the sun can result in skin cancer later in life. What are your family's risks from exposure to powerful UV rays? Consider these facts and statistics.

The Dangers of UV Exposure

- You can sunburn even on a cloudy day.
- On average, children get 3 times more exposure than adults.
- Concrete, sand, water, and snow reflect 85% to 90% of the sun's UV rays.
- Depletion of Earth's ozone continues to increase your exposure to UV rays.

Skin Cancer

- In some parts of the world, melanoma is increasing at rates faster than any other cancer.
- More than 1.2 million new cases of skin cancer are diagnosed each year in the US.
- Melanoma, the deadliest form of skin cancer, kills one person every hour.
- One blistering sunburn can double a child's lifetime risk of developing skin cancer.

Happy Corner



Young Writer

A 3-year old was diligently pounding away on her father's computer. She told him she was writing a story.

"What's it about?" he asked.

"I don't know," she replied, "I can't read."

Dress for Success

My boss told me yesterday, "Ken, you shouldn't dress for the job you have, dress for the job you want."

But when I turned up at the office today in Ghostbuster's clothing, she said I was fired.

New Boat

My friend wanted a boat more than anything. His wife kept refusing, but he bought one anyway.

"I'll tell you what," he told her. "In the spirit of compromise, why don't you name the boat?"

Being a good sport, she accepted.

When the husband went to the dock for the maiden voyage, this is the name he saw painted on the stern, "For Sale."

Stalker

I think my neighbor is stalking me as she's been googling my name on her computer...

I saw it through my telescope last night.

Safety Tips to Prevent Brush, Grass, and Forest Fires



Brush and grass fires can sometimes start from natural causes, like lightning. However, according to the National Fire Protection Association, these types of fires can often be prevented by following a few simple safety rules.

General Prevention

- Place cigarette butts in metal containers. Do not throw them on the ground or into vegetation.
- Leave fireworks to the professionals. Do not use consumer fireworks.
- Follow the recommendations at www.firewise.org to make your home and landscaping more resistant to fire, specifically "How to Have a Firewise Home."
- Reduce the risk from sparks by being sure nothing is dragging from your vehicle, keeping tires properly inflated, and being careful when using lawn mowers or other equipment.
- Get more information at www.preventwildfireca.org/OneLessSpark
- Don't let a target shooting hobby start a wildfire. Avoid steel bullets outside as they can spark when they hit rocks or other hard objects. Observe all laws and restrictions about where, when and what to shoot.

Whales

An expert on whales was telling friends about some of the unusual findings he had made. "For instance," he said, "some whales can communicate at a distance of 300 miles."

"What on earth would one what say to another 300 miles way?" asked a sarcastic member of the group.

"I'm not absolutely sure," answered the expert, "but it sounds something like "Heeeeeey! Can you hear me nowwww!!!"

Cheesecake

Occasionally at the restaurant where I work there are extra desserts and the staff are given some to take home. Once I brought home two pieces of cheesecake for my son and daughter. Katie had a piece that evening.

The next day her older brother found her watching TV and eating more cheesecake.

"Are you eating my cheesecake?" he asked.

"Oh, no," she replied sweetly, "I ate yours yesterday."

Teacher

I recently ran into an old student of mine, who said, "I always liked you. You never had favorites."

"Why, thank you," I replied.

Then he concluded with, "You were mean to everyone."

Outdoor burning



Be aware of, and comply with, any local ordinances or permit requirements pertaining to outdoor or open air burning including:

- Campfires
- Brush fires
- Fire pits
- Outdoor fireplaces

You may not be permitted to do outdoor burning in some municipalities and during some seasons.

Closely attend all outdoor fires. Be sure to put out the fire completely before leaving.

Avoid burning on windy, dry days

When conditions are windy or dry, it is too easy for open burning to spread out of control.

Do not use gasoline or other flammable or combustible liquids to burn brush, trash, or other waste.

History 50 Years Ago

Route 20

Three college professors were driving down the highway at a very slow speed. A policeman pulled them over and explained that driving so slowly on the highway could be hazardous.

The driver pointed out the sign that read "20." He explained that he was going 20 mph because of the sign.

The policeman pointed out that the sign indicated they were driving on Highway 20.

Somewhat embarrassed the professor apologized and promised to be more observant.

As the policeman turned to walk back to his car, he noticed the other two professors on the floor ...looking scared to death! He asked the driver, "What's wrong with them?"

The driver replied, "We just turned off Highway 105."

A half-century ago, the war in Vietnam continued its escalation, NASA's Project Gemini was completed after ten manned launches, and the USSR successfully landed a vehicle on the Moon. The first Automated Teller Machine (ATM) was introduced, along with miniaturized televisions, while race riots and anti-war protests swept the United States. Charles Whitman shot and killed 14 people from his perch atop a tower at the University of Texas at Austin. The final episode of the Addams Family and the Munsters both ended one month apart in the spring of 1966. The TV commercials of 50 years ago included the first Mountain Dew commercial, Lustre-Crème and the introduction of Barbie dolls cousin Francie.

