



Mid Michigan Insurance Agency

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In This Issue

- From the Desk
- Farwell to Peggy
- Welcome Aboard Gayla
- Selfie Affect Life Insurance
- Earthquake
- Motorcycle Safety
- Family Protection Planning
- Happy Corner
- History 50 Years Ago
- Our Great State of Michigan

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From the Desk

To our customers, we want to say thank you!

Your protection is our number one priority and we do that on a daily basis to continue to earn your trust. We strive to do the best job for each of our customers. I believe we have some of the best insurance companies to provide you with outstanding service.

Unfortunately, claims happen and that's when we can help with the claim process.

I am always looking at ways to improve our customers claim experience. To accomplish this I have directed our staff to reach out to customers that have experienced a claim with a letter requesting that they complete a five question survey. If you have had a claim I would appreciate your feedback; as it is only through your feedback that we can identify and improve our service to you.

As always, I am truly grateful to you our customers.

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

Farewell Peggy

After 28 years Peggy Germain has retired from our office. Peggy was a joy to work with and some of our customers have said how much they will miss her. She is starting a new chapter in her life and will spend several months traveling the country. We wish her well!!!

Welcome Aboard!



I joined Mid Michigan Insurance March 2017. I have lived in Central Michigan my whole life and have worked in multiple areas of customer service for over 10 years. I have been with my husband Adam since 2007; we have two boys Parker and Jensen. I enjoy working with people, helping customers save money, and making sure everyone gets the best experience possible while working with me. I strive to make every experience unique to the individual and look forward to years of positive service with you.

Happy Corner



Old Man

"Poor old fool," thought the well-dressed gentleman as he watched an old man fish in a puddle outside a pub. So he invited the old man inside for a drink. As they sipped their whiskeys, the gentleman thought he'd humor the old man and asked, "So how many have you caught today?"

The old man replied, "You're the eighth."

Bathroom Scale

A woman notices her husband standing on the bathroom scale, sucking in his stomach. "You know, that's not going to help," she says.

"Sure it does," he answers. "It's the only way I can see the numbers."

Backpacking

After eight days of backpacking with my wife Linda, we were looking pretty scruffy. One morning she came to breakfast in a baseball cap, her shoulder length hair sticking out at odd angles.

"Terry," she said, "does my hair make me look like a water buffalo?"

I thought for a moment, then said, "If I tell you the truth, do you promise not to charge?"

How Your Selfie Could Affect Your Life Insurance

A selfie reveals more than whether it's a good hair day. Facial lines and contours, droops and dark spots could indicate how well you're aging, and, when paired with other data, could someday help determine whether you qualify for life insurance.

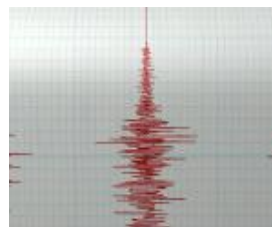
"Your face is something you wear all your life, and it tells a very unique story about you," says Karl Ricanek Jr., co-founder and chief data scientist at Lapetus Solutions Inc. in Wilmington, N.C.

Several life insurance companies are testing Lapetus technology that uses facial analytics and other data to estimate life expectancy, he says. (Lapetus would not disclose the names of companies testing its product.) Insurers use life expectancy estimates to make policy approval and pricing decisions.

Earthquake

A minor earthquake rattled homes in northwestern Colorado this past month.

The University of Utah Seismograph Stations reports the magnitude 3.7 quake hit just before noon Saturday. The epicenter was 2.5 miles northwest of Rangely, a town of about 2,000 people 10 miles from the Utah line. A 3.7 quake typically causes only minor damage, if any. Could it happen locally? Yes, Michigan has had minor earthquakes over the years. You can have optional coverage on your homeowners policy to cover earthquakes. If you would like more information on the cost and how to add earthquake coverage to your homeowners policy give us a call.



State Fair

Morris and his wife Esther went to the state fair every year, and every year Morris would say, "Esther, I'd like to ride in that helicopter."

Esther always replied, "I know Morris, but that helicopter ride is 50 dollars and 50 dollars is 50 dollars."

One year Esther and Morris went to the fair, and Morris said, "Esther, I'm 85 years old. If I don't ride that helicopter, I might never get another chance."

Esther replied, "Morris, that helicopter ride is 50 dollars, and 50 dollars is 50 dollars."

The pilot overheard the couple and said, "Folks I'll make you a deal. I'll take the both of you for a ride. If you can stay quiet for the entire ride and not say a word I won't charge you, but if you say one word, it's 50 dollars."

Morris and Esther agreed and up they went. The pilot did all kinds of fancy maneuvers, but not a word was heard. He did his daredevil tricks over and over again, but still not a word. When they landed, the pilot turned to Morris and said, "By golly I did everything I could to get you to yell out, but you didn't. I'm impressed."

Morris replied, "Well to tell you the truth, I almost said something when Esther fell out, but you know, 50 dollars is 50 dollars."

Auto Repair

I went to pick up my car at the auto repair shop. The mechanic said to me, "I couldn't repair your brakes, so I made your horn louder."

Motorcycle Safety

9 Motorcycle safety tips for new riders Expert advice for first-time and returning riders

- 1. Don't buy more bike than you can handle** - When shopping for a bike, start with one that fits you. When seated, you should easily be able to rest both feet flat on the ground without having to be on tiptoes.
- 2. Invest in antilock brakes** - ABS brakes were 37 percent less likely to be involved in a fatal crash than bikes without it.
- 3. Hone your skills.** - Find a Motorcycle Safety Foundation (MSF) riding course.
- 4. Use your head** - Yes, helmets are an emotional topic for some riders. But the facts show the risk. Riders without a helmet are 40 percent more likely to suffer a fatal head injury.
- 5. Wear the right gear** - For maximum protection, go for a leather or other reinforced jacket, gloves, full pants, and over-the-ankle footwear, even in summer. Specially designed jackets with rugged padding and breathable mesh material provide protection as well as ventilation for riding in warm weather.
- 6. Be defensive** - University of South Florida's Center for Urban Transportation Research found that in collisions involving a motorcycle and a car, car drivers were at fault 60 percent of the time. So, you need to be extra alert, especially in this age of epidemic phone use and texting behind the wheel.
- 7. Avoid bad weather** - Slippery conditions reduce your margin for error. Rain not only cuts your visibility but reduces your tires' grip on the road, which can make cornering tricky.
- 8. Watch for road hazards** - A motorcycle has less contact with the pavement than a car. Sand, wet leaves, or pebbles can cause a bike to slide unexpectedly, easily resulting in a spill. Bumps and potholes that you might barely notice in a car can pose serious danger when on a bike.
- 9. Be ready to roll.** Before each ride, do a quick walk-around to make sure your lights, horn, and directional signals are working properly.



Laundry

One day my housework challenged husband decided to wash his sweatshirt. Seconds after he stepped into the laundry room, he shouted to me, "What setting do I use on the washing machine?"

"It depends," I replied. "What does it say on your shirt?"

He yelled back, "Just do it!"

Elderly Woman

An elderly woman decided to have her portrait painted. She told the artist, "Paint me with diamond earrings, a diamond necklace, emerald bracelets, a ruby brooch, and Cartier watch."

"But you are not wearing any of those things," replied the artist.

"I know," she said. "It's in case I should die before my husband. I'm sure he'll remarry right away, and I want his new wife to go crazy looking for the jewelry."

Hometown

I went back to my home town and decided to visit the house I grew up in.

I asked the occupants if I could come inside. They said, "No."

My parents can be so grouchy sometimes.

Garage Door

My wife and her friend Karen were talking about their labor-saving devices as they pulled into our driveway. Karen said, "I love my new garage door opener."

"I love mine too," my wife replied, and honked the horn three times. That was the signal for me to come out and open the garage door.

Family Protection Planning

Are you prepared for life's unexpected expenses?

Life insurance products that provide access to cash while LIVING put policy holders in control of how and when to access funds - for some of life's unexpected expenses.



SOURCE: WWW.NCDA.ORG/IMPROVE-HEALTH/CENTER-FOR-HEALTHY-AGING/CHRONIC-DISEASE, 2014



SOURCE: KAISER FAMILY FOUNDATION ANALYSIS OF 2012 NATIONAL HEALTH INTERVIEW SURVEY (NHIS) DATA

HEALTH



The average cancer patient can expect to **PAY \$1,266** in out-of-pocket expenses each month

SOURCE: WWW.CLEARHEALTHCOSTS.COM/BLOG/2011/08/BY-THE-NUMBERS-OUT-OF-POCKET-COSTS-FOR-CANCER-TREATMENT

LONG-TERM CARE



Among people needing long-term care, **43% ARE UNDER THE AGE OF 65**

SOURCE: ROBERT WOOD JOHNSON FOUNDATION, 2014 WWW.RWJF.ORG/CONTENT/DAM/FARM/REPORTS/ISSUE_BRIEFS/2014/RWJF416654

AVERAGE COST OF LONG TERM CARE:

ASSISTED LIVING FACILITY



\$39,516 PER YEAR

PRIVATE ROOM IN A NURSING HOME



\$83,628 PER YEAR

SOURCE: WWW.LONGTERMCARE.GOV/COSTS-HOW-TO-PAY/COSTS-OF-CARE/, 2014

SUPPORTING OTHERS



SOURCE: SOCIETY OF ACTUARIES, 2013



SOURCE: THE CLARK UNIVERSITY POLL OF PARENTS OF EMERGING ADULTS, 2013



SOURCE: PEW SOCIAL TRENDS, 2013

EARLY RETIREMENT



SOURCE: THE 2014 RETIREMENT CONFIDENCE SURVEY: CONFIDENCE REBOUNDS - FOR THOSE WITH RETIREMENT PLANS, EBRI



SOURCE: GENWORTH STUDY: WWW.FA-MAG.COM/NEWS/THESE-RETIREMENT-STATS-PAINTS-A-TROUBLING-PICTURE-16493.HTML, 2014

64% of adults agree they personally need life insurance, **and 30%** say they need more than they have.

Source: 2015 Insurance Barometer Study, Life Happens and LIMRA

Navy Master Chief

The crusty Navy Master Chief noticed a new face and barked at him, "Get over here! What's your name, sailor?"

"John," the new seaman replied.

"Look, I don't know what kind of bleeding-heart pansy crap they're teaching sailors in boot camp these days, but I don't call anyone by his first name," the chief scowled. "It breeds familiarity, and that leads to a breakdown in authority. I refer to my sailors by their last names only; Smith, Jones, Baker, Jackson, whatever. And you are to refer to me as "Master Chief." Do I make myself clear?"

"Aye, Aye, Master Chief!"

"Now that we've got that straight, what's your last name?"

The seaman signed, "Darling, my name is John Darling, Master Chief."

"Okay, John, here's what I want you to do..."

Guests

My wife came home with four cases of beer, three boxes of wine, two bottles of whiskey and two loaves of bread.

"Are we expecting guests?" I asked.

"No," she replied.

"Then why did you buy so much bread?"

Bad Driver

I didn't realize how bad of a driver I was until my navigation system said:

"In 400 feet, do a slight right, stop, and let me out!"

History, 50 Years Ago: 1967

- Rolling Stone publishes its first magazine issue.
- The Green Bay Packers and the Kansas City Chiefs play against each other in the first Super Bowl, with the Packers winning 35 to 10.
- South African doctor Christiaan Barnard completes the first heart transplant operation.
- The 25th Amendment to the U.S. Constitution is ratified.
- Thurgood Marshall is appointed to the Supreme Court and becomes the first African-American on the court.

Our Great State of Michigan

Nickname: Great Lakes State, Wolverine State

Capital: Lansing

Motto: If you seek a pleasant peninsula, look about you.

Flower: Apple blossom

Bird: American Robin

Tree: White pine

Song: Michigan, My Michigan

Entered Union: January 26, 1837

Rank: 26

The "50 State Quarters" Release Date: Jan. 26, 2004