



# Mid Michigan Insurance Agency

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## Contact Us

Office@midmichiganinsurance.com

Phone: 989-772-9487

Fax: 989-772-2773

Fax: 989-773-3546

Visit us online at [Mid Michigan Insurance Agency of Mt. Pleasant](#)

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## From the Desk

Our motto: Built on Trust and Dedicated to Service - It is more than seven words, it's our belief on how we service our customers. We appreciate each person that has put trust in our agency and we will continue to earn your business. Everyone that works at our agency is committed to excellent service for you our loyal customers.

Thank You

Michael Hawkins  
CEO

## Smoke Alarms - Safety Tips



Install smoke alarms inside and outside each bedroom and sleeping area. Install alarms on every level of the home. Install alarms in the basement.

Large homes may need extra smoke alarms. It is best to use interconnected smoke alarms . When one smoke

## 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

alarm sounds they all sound.

Test all smoke alarms at least once a month. Press the test button to be sure the alarm is working.

There are two kinds of alarms. Ionization smoke alarms are quicker to warn about flaming fires. Photoelectric alarms are quicker to warn about smoldering fires. It is best to use both types of alarms in the home.

Remember to replace your smoke alarms every 10 years.

## What Millennials Should Know About Insurance



Millennials, as of this year, have officially surpassed Baby Boomers as the largest generation in U.S. history. There are now over 75 million Millennials (those born between 1982-2003). The millennial generation has come to be the largest and most educated generation the U.S. has ever seen; however, millennials are also the most under insured. A survey done by Insurance Quotes showed that about one in four adults between the ages 18 and 29 did not have health insurance. Millennials are also less likely to have other types of insurance such as auto, life, home or renters. Being a highly educated generation, millennials need to know everything about insurance before they decide to purchase it, so here are the three important facts for millennials to know when purchasing insurance:

**You need insurance** - Whether you think you are too young or don't have enough assets you need to insure, you still need some type of basic insurance coverage.

## Happy Corner



### Lost

A friend and I were driving in the country looking for an address. We found the town, but we couldn't locate the road.

We drove to the Police station. They'd never heard of the road. Neither had the Fire Department. We went to City Hall, where a community get-together was going on. We consulted a map, with no luck, until finally we happened to ask one young man who knew exactly where the street was. He pointed to the map, showing us exactly how to get there.

I said, "Thank you. Are you with the Police or the Fire Department?"

"Neither. I deliver pizzas."

### Disagreement

A husband and wife were driving through Louisiana. As they approached Natchitoches, they started arguing about the pronunciation of the town. They argued back and forth, then they stopped for lunch. At the counter, the husband asked the blonde waitress, "Before we order, could you please settle an argument for us? Would you please pronounce where we are very slowly?" She leaned over the counter and said, "Burr-gerr Kiiing."

**Insurance can be affordable** - After taking a look at basic rates and coverage, millennials will likely be surprised at how much protection they could receive at such a low cost.

**Insurance is better support** - Better than relying on your parents or anyone else - Millennials are also part of the boomerang generation, which is when young adults move back home or rely on their parents for financial support after college. Even if your parents are willing to be your safety net, you should still purchase basic insurance so that you will be secure in the long run.

## This Month In History

November 1994, George Foreman, age 45, becomes boxing's oldest heavyweight champion when he defeats 26 year old Michael Moorer in the 10th round of their WBA fight in Las Vegas. More than 12,000 spectators at the MGM Grand Hotel watched Foreman dethrone Moorer, who went into the fight with a 35-0 record. Foreman dedicated his upset win to "all my buddies in the nursing home and all the guys in jail."

