



MID-MICHIGAN INSURANCE AGENCY of Mt. Pleasant, Inc.

"Built on Trust and Dedicated to Service"

MidMichiganInsurance.com

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Insurance Agency of Mt. Pleasant

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From the Desk

To our customers,

I have asked my staff to contact our customers to review their policies. If you have questions or concerns regarding your insurance we are here to help. I know there has been lots of news about the new auto insurance program. The Michigan State legislator have made several changes to the no fault automobile insurance program. Most of these changes will take place next July. We are attending training meetings to learn how these changes will affect our customers. One of the major changes is concerning the Personal Injury Protection. The new changes are supposed to give you options as to the amount of medical coverage you want to purchase. However, as the old adage goes, you don't get anything for free and I believe this will be the same. As we lower the amount of medical coverage and medical bills exceed the amount of the auto policy then legal liability will become the way to compensate the injured party. That means the cost for liability coverage will increase. Again, you don't get something for nothing. We will have to wait to see how much the net savings will actually save our customers. We will continue to recommend unlimited personal injury protection and also to protect you from a catastrophic liability loss we will highly recommend an umbrella policy.

I thank you once again for your patronage.

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

Auto Owners Road Assistance:
888-869-2642

Foremost: 800-527-3905

Grange Insurance: 800-935-5300
Glass Claims: 877-800-2727

Hastings Mutual Insurance:
800-442-8277

Liberty Mutual: 800-225-2467

Michigan Millers Insurance:
800-888-1914

Motorists Insurance Group/encova
Insurance: 800-876-8766

Progressive: 800-274-4499
Road Service 800-776-2778

Retailers: 866-764-7705

SafeCo Insurance: 800-332-3226
Road Service 877-762-3101

State Auto: 877-722-5246
Glass Claims: 888-504-4527

Wolverine Mutual Insurance:
800-733-3320

Farewell Kathy



After more than 10+ years Kathy Butcher has retired from our office. Kathy was a joy to work with and the majority of our customers have said how much they will miss her. She is starting a new chapter in her life and will spend more time with her family. We wish her well!!!

Welcome Aboard!



I joined Mid Michigan Insurance in May 2019. I have been working in customer service for more than 10 years. My husband and I have been married for 20 years and are new to the Mt. Pleasant area. We have been so happy with the community we have chosen to raise our three sons. We enjoy spending time in the many parks and trails in the area, as well as travelling throughout our state and beyond. Providing excellent service is my priority and I look forward to getting to know our customers, and the community we serve.

Happy Corner



Deer Hunting

Two friends decided to try hunting for the first time, and separated to increase their chances. “What if we get lost?” says one of them.

“Fire three shots up in the air, every hour on the hour,” says the other. “I saw it on TV.”

Sure enough, one of the hunters gets lost, so he fires three shots up into the air every hour on the hour. The next day the other hunter finds his friend with the help of the Forest Ranger.

“Did you do what I said?” asked the hunter.

“Yes, I fired three shots up into the air every hour on the hour, until I ran out of arrows.”

Late Payment

A taxpayer received a strongly worded “second notice” that his taxes were overdue. Hastening to the collector’s office, he paid his bill, apologetically he stated that he must have overlooked the first notice.

“Oh,” confided the collector with a smile, “we don’t send out first notices. We have found that the second notices are more effective.”

Deer on the road? Here’s what to do!

Oh deer!

According to the Department of Motor Vehicles, a collision with some form of wildlife occurs, on average, every 39 minutes. And deer are a major culprit.

On top of these already astonishing figures, there’s a surge in the number of deer-auto collisions in the fall. During their October to December migration and mating season, deer wander all over—and onto the roads.

And a run-in with a deer can be a very unfortunate event. It can cause severe injuries to you and your passengers, and cost an average of \$2,800 to repair your vehicle. So, here are some tips to prevent a collision and, if an accident is unavoidable, explain how to reduce damage to you, your car and your passengers.

1. **Stay Alert** – Keep your eyes on and around the road – especially in deer-crossing zones. Look for reflecting eyes and, remember, deer don’t travel alone. If you see one, there are most likely others nearby.
 2. **Use High Beam Headlights** – If It’s nighttime and there’s no oncoming traffic, turn your brights on. Not only will you be able to see better, but the light will illuminate the deer’s reflective eyes.
 3. **Take Extra Caution at Dawn and Dusk** – Sunrise and sunset are the riskiest times of day for deer collisions. Be more cautious when driving during these hours.
 4. **Honk Your Horn** – Many times, like deer whistles, are sold to prevent collisions, but there hasn’t been any proof that they actually repel deer. Ditch the whistle and lay on your horn to scare a deer.
 5. **Don’t Swerve** – Your first instinct may be to swerve – don’t. Brake firmly and stay in your lane. There may be more serious consequences if you hit another vehicle or a stationary object like a tree.
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Month in History: November

Cheap Housing

As a young married couple, a husband and a wife lived in a cheap housing complex near the military base where he was working.

Their chief complaint was that the walls were paper-thin and that they had no privacy. This was painfully obvious when one morning the husband was upstairs and the wife was downstairs on the telephone.

She was interrupted by the doorbell and went to greet her neighbor.

“Give this to your husband,” he said, thrusting a roll of toilet paper into her hands. “He’s been yelling for it for 15 minutes.”

Kids at Work

An 8-year-old girl went to the office with her father on “Take your kid to work day.”

As they walked around the office she started crying and getting cranky.

Her father asked what was wrong.

As the staff gathered around, she sobbed loudly, “Daddy, where are all the clowns you said you worked with?”

Bedtime

“It’s not about how tired you are, it’s about how tired you’re making everyone else.”

- My husband explaining bedtime to the kids -

November 19th 1863 Gettysburg Address delivered by President Lincoln.



November 27th 1924 First Macy’s Thanksgiving Day Parade.



November 1st 1927 Ford Model A began production and in 1957 the Mackinac suspension bridge opens.



November 18th 1928 Mickey Mouse appears for the first time in Steamboat Willie.

