



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

"Built on Trust and Dedicated to Service"

MidMichiganInsurance.com

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September 2020

Issue 6, Volume 3

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From the Desk

To our customers,

Schools are attempting to open and businesses are trying to get back to some type of normal operations. It may be several more months before we can put this pandemic behind us. We as Americans, are very resilient people and we will make it through this disaster as we have in the past.

A steady course and a good hand on the tiller, will lead us to a safe shore. We all need to pull together and help each other. Wear a mask, keep your distance and wash your hands is what we are told to help prevent the spread of the COVID 19 virus. The scientist will come up with a vaccine and this will become a historical event like so many other past events.

Through it all, I want you to know that this office will continue to serve you with your insurance needs and provide sound advice for your home, auto, life and business insurance.

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

5 Common Car Seat Installation Mistakes to Avoid

As an expectant parent you're likely a delightful mix of unbridled joy and complete exhaustion. We get it. Your baby's car seat is just one of the many brightly patterned puzzles you will face. But, car seat installation is not something to do while tuning in to your favorite podcast. It's one of the many big tasks to tackle before your baby's due date, and arguably one of the most important. So, to make baby prep a little bit easier here are **five car seat installation mistakes** you can avoid. You've got this!

Mistake #1: After-market products

Making car seats is a precise science. Any material or add-on product not made by the manufacturer can potentially interfere with its function. Even a blanket between your child and their car seat may inhibit its effectiveness. In the event of an accident, the car seat's warranty or applicable guarantee may be void if after-market products are in use. So, those strap covers might be adorable but are not worth the risk. For more information about after-market products to avoid and suggested alternatives check out this article from the experts at [Car Seats for the Littles](#).

Mistake #2: Forgetting the car seat base

There's a reason your child's car seat came with a base, it keeps it in place! It takes a little extra time, but follow the manufacturer's instructions to install the base. Even if you've installed a car seat before don't assume you know how to install a new one. Car seats are always changing. To make life a little easier, some manufacturers have YouTube channels with video tutorials on how to install your base. If you have two vehicles it may be a good idea to buy an extra base. Most manufacturers sell their car seat bases separately so you can easily use your car seat in all your vehicles. Some parents worry the base and car seat won't fit in their vehicle. If you find yourself in this situation, search for the car seats designed for smaller cars. You can also check the manufacturer's website before buying your child's car seat to see if it will fit in your vehicle.

Happy Corner



Groceries

On a wintry day, my 90-year old father was in the supermarket trying to pay for his groceries. Bundled up against the cold, his gloved hands were having trouble retrieving and counting the exact change.

The transaction evidently took too long for the man behind him in line, who muttered a curse.

Dad stopped counting, turned around, and warned, "Be quiet or I'll write a check."

Peace & Quiet

My wife asked if she could have a little peace and quiet while she cooked dinner.

So, I took the battery out of the smoke detector.

Groaner

What do you call the soft tissue between a shark's teeth?

A slow swimmer.

Mistake #3: Passing up a free car seat safety check

Who doesn't love freebies? Most communities offer free car seat safety inspections from trained technicians. These are usually put on by local hospitals or fire departments. A technician will examine how you installed your car seat. Some may even help you practice buckling the harness. If you're not sure your community has one, call your local hospital maternity ward and they will likely be able to point you in the right direction.

Mistake #4: Ignoring your car seat's expiration date

Just like that huge carton of kale in the back of your refrigerator that you swore you were going to eat, car seats have expiration dates. Check the manufacturer's manual or website to learn where the expiration date is printed on the seat. Car seats are designed to last for a certain amount of time. As you use it, the materials begin to degrade because of its exposure to the elements – sun, heat, freezing temperatures, etc. This wears down the materials which can make it less effective. This is why most safety organizations advise against buying a used car seat. It's also advised to never buy one that was in a car accident, or is missing an expiration date.

Mistake #5: Hastily buckling your kiddo in their car seat

Seat belts seem easy enough, but a baby's car seat harness is much more complex. Read the manufacturer's instructions to learn the right way to secure their harness. There are several different harnessing systems used in child car seats so make sure you know how yours works. You'll want to make sure their harness straps are flat against them and properly tightened. Also, it's advised to avoid clothing your child in bulky coats when in their car seat. It can create slack between your child and the restraints. Instead, buckle them in without their coat and then cover them with their coat or a blanket. It might take some extra time but ensuring your child is properly buckled in their car seat and that the car seat is correctly installed can save lives. When in doubt, look for information and answers from the manufacturer.

Fireflies

A mother firefly was taking her children for a walk near dusk, and they came to dark woods. “All right, kids, “she ordered, “line up, and whatever happens, don’t shine your light. There are owls in the forest and they might fly down and eat you!”

The small fireflies did as they were told, with the youngest firefly at the end of the line. As they were moving carefully along, suddenly the mother saw a light in the far back.

“Stop!” she whispered. “Who lit the light back there?”

“I did,” admitted the youngster.

“You heard what I told you,” scolded the mother. “Why did you disobey?”

“Well, said the little one, “when you gotta glow, you gotta glow.”

Special Guest

Those of us who worked at the front desk of a convention hotel in Williamsburg VA, prided ourselves on making the guests feel special. When someone arrived at reception, credit card in hand, we would sneak a peek at it and address him by name.

Once during a particularly busy check-in, one of our guests presented a corporate credit card. “Welcome to Williamsburg, Mr. Bell,” the desk clerk said.

“Oh, please,” the man replied, “call me Taco.”

Auto No-Fault Reform Quick Facts



On May 30, 2019, Governor Whitmer signed a no-fault auto insurance reform bill to provide lower rates for Michigan drivers, protect insurance coverage options, and strengthen consumer protections.

Beginning Mid-April 2020, or about 90 days before your renewal; you will receive a form from your current insurance company. It will be delivered by mail unless you are set up with email notifications. If you prefer email, please contact our office and provide your email address. There will be forms to complete and sign.

The State of Michigan has set up an online information page to help provide up to date information, along with examples of the new forms please visit <https://www.michigan.gov/autoinsurance>



Month in History: September

New Employee

Boss (to the new employee): We are very keen on cleanliness. Did you wipe your feet on the mat as you came in?

New employee: Yes, Sir.

Boss: We are also keen on truthfulness. There is no mat.

Happy Marriage

The Rosenthal's had an outstandingly happy and successful marriage, and Mr. Rosenthal was once asked to what he attributed this remarkable situation.

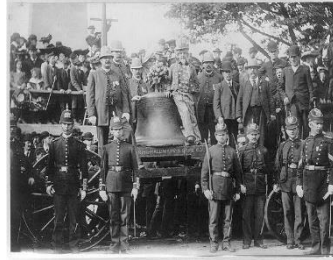
"It's simple," he said. "Division of labor. My wife makes all the small, routine decisions. She decides what house we buy, whether the kids go to private schools, if I should change my job, and so on."

"I make the big, fundamental decisions. I decide if the United States should declare war on China, if Congress should appropriate money for a manned expedition to Mars, and so on."

Vacation

Preparing to go on vacation yet very concerned her apartment would be burglarized while she was gone, Mrs. Smilowitz taped a note to her front door saying, "WE ARE HOME." When she came back home from vacation, she found the house was robbed and everything was gone except for the dining room table. On it was a note which read, "Where were you? We looked everywhere for you."

September 1, 1752 - The Liberty Bell arrives in Philadelphia.



September 2, 1897 - Chemical Bank installed the first ATM in Rockville Centre, New York.



September 11, 2001 - 9-11 terrorists attacks use airliners to destroy World Trade center.



September 30, 1935 - The Hoover Dam, which still powers much of Las Vegas, is dedicated.

