



Mid Michigan Insurance Agency

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From the Desk

Fall is in the air and the schools will soon be filled with students. It is a time that is both looked at with great expectations for some and others a little trepidation. School time is a time of learning and like so, we at Mid Michigan Insurance are doing our part to ensure we learn what our customer's need.

In the words of Emily Dickinson -

*Besides the Autumn poets sing
A few prosaic days
A little this side of the snow
And that side of the Haze —*

*A few incisive Mornings —
A few Ascetic Eves —
Gone — Mr. Bryant's "Golden Rod" —
And Mr. Thomson's "sheaves."*

*Still, is the bustle in the Brook —
Sealed are the spicy valves —
Mesmeric fingers softly touch
The Eyes of many Elves —*

*Perhaps a squirrel may remain —
My sentiments to share —
Grant me, Oh Lord, a sunny mind —
Thy windy will to bear!*

I can truly say that it is a pleasure for all of us to have the opportunity to handle your insurance needs.

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

Frankenmuth: 800-234-4433

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

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

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

Progressive: 800-776-4737

SafeCo: 800-332-3226

Wolverine: 800-733-3320

Extension Cord Maintenance

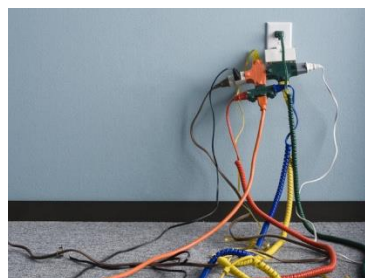
Extension cord usage is quite common in most homes and is easily overlooked in regards to fire hazard. Two recent loss incidents provided a clear reminder that extension cords are potential ignition source and should not be taken for granted. This is a good reminder in regards to proper extension cord maintenance.

Extension cords should only be used on a temporary basis with portable tools and equipment. Extension cords should never be used in place of permanent wiring. Cords fastened to walls or worktable, looped over or around structures, or run through a hole in the wall all indicate the need for a permanent wiring outlet. Multiple extension cords at any one outlet would also indicate a need for additional permanent outlets. In addition to regular inspections, the following precautions should be taken regarding extension cord usage:

- Inspect cords regularly and replace whenever the inspection reveals damage. This includes a damaged plug or cut, frayed, torn or otherwise damaged insulation. Do not repair a damaged cord; it should be replaced with a new cord. The minimal cost savings from a repaired cord is not worth the risk of a large fire loss.



- Extension cords should be the correct gauge to carry the current needed to power the device. An undersized extension cord creates a fire hazard. Simply put, the diameter of the extension cord should be the same or larger than the cord on the device it is providing power to.
- Cords should not be hidden from view or arranged in a manner that will cause the cord to be pinched. Cords should not create a trip and fall hazard or run through a doorway.
- An extension cord should not be plugged into another extension cord.



Happy Corner



A little boy & his dog

A little boy was roughhousing with his dog. His mother said to him, "Now, Peter, I know you love Granger, but you're loving him too much. How would you feel if someone huge picked you up and squeezed you so hard you couldn't breathe?"

The boy thought a moment and then said, "I guess I'd feel like it was my birthday and Aunt Doreen was here!"

Bad Behavior

It was the first day of school. As the new principal made his rounds, he heard a terrible commotion coming from one of the classrooms. He rushed in and spotted one boy, taller than the others, who seemed to be making the most noise. He seized the lad, dragged him to the hall, and told him to wait there until he was excused. Returning to the classroom, the principal restored order and lectured the class for half an hour about the importance of good behavior. "Now," he said, "are there any questions?"

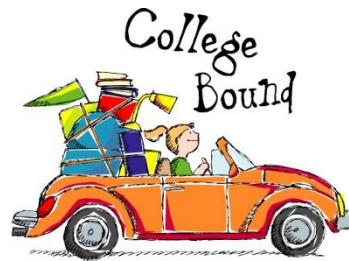
One girl stood up timidly. "Please sir," she asked, "May we have our teacher back?"

"Where exactly is your teacher?"

"He's in the hall, sir."

Students away at College

Most homeowner policies extend up to 10% of content coverage and liability coverage for students away at school while living in a dorm room or apartment. However, if the student considers the apartment their primary residence and will not be returning home when school is out of session, then the parent's Homeowner policy will not extend. Be careful, depending on the personal property coverage of only 10% may not be sufficient to cover all of the contents in the dorm room/apartment. A Renter's policy is affordable and will provide the coverage in case 10% is not adequate or the student does not plan on returning home after the school session.



Michigan History

It was 50 years ago this month that President Lyndon Johnson signed the legislation that created Medicare, dramatically altering the lives of American seniors. When Johnson signed the bill, he did so alongside an aging Harry Truman -- who, two decades earlier had become the first sitting president to pursue universal health care seriously.

