



Mid Michigan Insurance Agency

September 2016

Issue 2, Volume 2

In This Issue

- From the Desk
- Welcome Aboard Nick
- Our New Financial Services Department
- Vehicle Deer Crashes
- School Bus Safety
- Happy Corner
- History 50 Years Ago

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From the Desk

Summer is at a close and fall is just a few weeks away. Soon the leaves will be glowing with bright reds, yellows and many colors in between. The seasons may change, but we have been your stable independent agency going on 50 years.

Myself and the staff want to say a special thank you to all our loyal customers. We are grateful that you trust in our agency to service your insurance needs.

This is an election year and maybe one of the most important elections of our life time. Please remember to register to vote.

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

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

Welcome Aboard!

Nicholas Schlagheck
V.P. of Financial Services



As V.P. of Financial Services, I look forward to helping our clients meet their financial goals and objectives and plan for their future. I have completed undergraduate and post graduate degrees in both marketing and business administration from Eastern Michigan University in Ypsilanti, Michigan. I live in the Mt. Pleasant area with my wife Sarah.

How Are Americans Protecting Their Family's Financial Well-Being?

If you're like many Americans, you may spend substantial time and energy on general financial planning while overlooking the various ways life insurance may fit into that plan.

Life insurance has wide-ranging benefits for people of all ages that you should consider, say experts.

- "There is a significant opportunity for life insurance to help you achieve financial security during any age of saving, and for the many concerns you face throughout your lifetime," says Andrew Bucklee, senior vice president and head of Insurance Solutions Distribution for Lincoln Financial Distributors.

Happy Corner



Old Age

A man was standing in front of the bathroom mirror one evening admiring his reflection, when he posed the following question to his wife of 20 years, "Will you still love me when I'm old, fat and balding?"

She answered, "Of course I will. I've already been doing it for the past 5 years haven't I?"

Scary Cemetery

Two friends were walking home after a party and decided to take a shortcut through the cemetery just for laughs. Right in the middle of the cemetery they were startled by a tap-tap-tapping noise coming from the misty shadows.

Trembling with fear, they found an old man with a hammer and chisel, chipping away at one of the headstones.

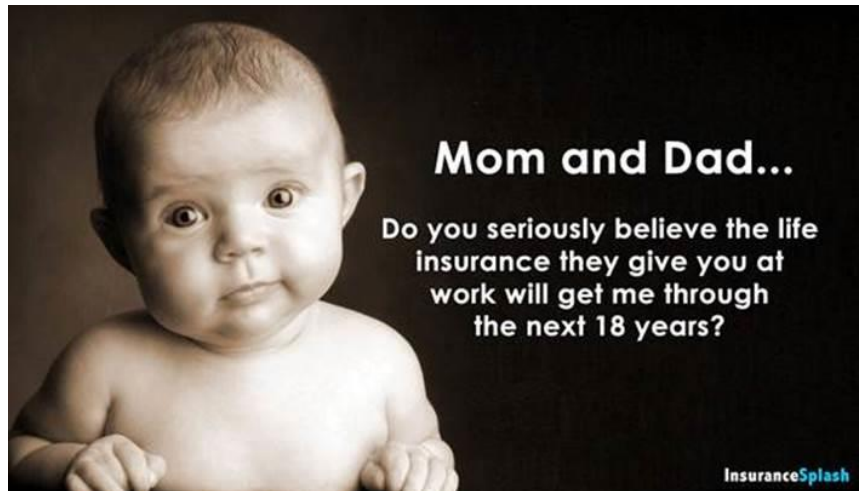
"Holy cow, Mister," one of them said after catching his breath. "you scared us half to death, we thought you were a ghost! What are you doing working here so late at night?"

"Those fools!" the old man grumbled. "They spelled my name wrong!"

- "It should be part of most consumers' long-term financial plan."

September is Life Insurance Awareness Month and the perfect opportunity to learn more about how it can help you protect your financial security.

- **97% of survey respondents said "I would do anything to protect my family's safety and security."**
- **Life insurance is a necessity when it comes to protecting your family; something that 97% of Americans say is Important to them.**
 - **Nearly 90% of Americans have health insurance**
 - **Close to 40% of all consumers lack life insurance**



New Pastor

A minister was called away unexpectedly by the illness of a close family member. He entrusted his new assistant with filling the pulpit. The Pastor's wife stayed home. When he returned, the Pastor asked his wife what she thought of the young man's sermon.

"The poorest I've ever heard," she said. "There was nothing in it, nothing at all. It didn't even make sense. It was very unorganized. I was disappointed."

Later that day, the concerned minister met his assistant and asked him, "How'd the Sunday service and sermon go? Did all go well? How did you manage?"

"All went very well, Sir, absolutely wonderful," he said. "I didn't have time to prepare a new sermon of my own on such short notice, so I got on your computer and pulled up one of your old sermons from last year."

College Cafeteria

One outraged college student stomped up to the lunch line at the cafeteria, holding a plate with a piece of pie on it.

"This is disgusting!" he exclaimed. "What kind of pie do you call this?!"

The lunch lady calmly put down her ladle, looked him in the eye and snarled, "And just what does it taste like?"

"It tastes like cardboard and rubber cement!" the student cried.

The lunch lady thinks a moment, then replies, "That must be the apple. The cherry pie tastes like stale crackers and soap."

Vehicle Deer Crashes



While the state's two million deer are most active in spring and fall, vehicle-deer crashes are a year-round problem. Each year, there are nearly 50,000 reported vehicle-deer crashes in Michigan. About 80 percent of these crashes occur on two-lane roads between dusk and dawn. The most serious crashes occur when motorists swerve to avoid a deer and hit another vehicle or a fixed object, or when their vehicle rolls over.

Here are some tips to avoid a crash:

- Stay aware, awake, and sober.
- Vehicle-deer crashes occur year-round, but be especially alert in spring and fall.
- Signs are placed at known deer crossing areas to alert you of the possible presence of deer.
- Deer are herd animals and frequently travel in single file. If you see one deer cross the road, chances are there are more waiting.
- Be alert for deer, especially at dawn and dusk. If you see one, slow down.
- Don't rely on gimmicks, flashing your high-beam headlights or honking your horn to deter deer.

If a crash is unavoidable:

- Don't swerve. Brake firmly, hold onto the steering wheel, and bring your vehicle to a controlled stop.
- Pull off the road, turn on your emergency flashers, and be cautious of other traffic if you exit your vehicle.
- Report the crash to the nearest police agency and your insurance company.

Remember to buckle up, as seat belts are motorists' best

Drawing Blood

After I warned the nurse taking blood that it would be very hard to find a vein on me, she said, "Don't worry. We've seen worse, last year we had a girl come in to get a blood test for her marriage license and we had to stick her six times in four places before we got anything."

"Yes, I know," I said. "That was me!"

Bad Driver

My 76-year-old father, while still a good driver, has more trouble judging distances than he used to. This sometimes results in driving by sound. He hits something, and then realizes it's there.

The cost of repairing bumpers was getting expensive, so we thought a perfect gift would be a reverse-sensor that gave an audible and visual signal when the car was getting too close to something.

We had it installed and watched excitedly as Dad backed out of the garage. He was heading straight for a garage can when the audible signal went off. Dad reached for his cell phone. "Hello?" then....crash

Skipping Class

A teacher was scolding a teenager in the hall. "Do you mind telling me whose class you're cutting this time?"

"Like," the young teen replied, "uh, see, okay, like it's like I really don't like think like that's really important, y'know, like because I'm y'know, like I don't like get anything out of it."

"It's English class, isn't it?" replied the smiling teacher.

defense in the event of a crash.

Buses are the Safest Mode of Transportation for School Children



Some 25 million students nationwide begin and end their day with a trip on a school bus. Designed for safety, with flashing lights, giant mirrors, high seat backs and that bright yellow color, school buses keep more than 17 million cars away from school buildings every day.

Tips for a Safe Ride:

- When waiting for the bus, stay away from traffic and avoid roughhousing or other behavior that can lead to carelessness
- Do not stray onto the street, alleys or private property
- Line up away from the street or road as the bus approaches
- Wait until the bus has stopped and the door opens before approaching the bus
- Use the handrail when boarding
- If you have to cross in front of the bus, first walk at least 10 feet ahead until you can see the driver
- Make sure the driver can see you
- Wait for a signal from the driver before crossing
- When the driver signals, look left, right, then left again. Walk across the road and keep an eye out for sudden traffic changes
- If your vision is blocked, move to an area where you can see other drivers and they can see you
- Do not cross the center line of the road until the driver signals it is safe
- Stay away from the rear wheels of the bus at all times

Stalled Car

A man's car stalled on a country road. When he got out to fix it, a cow came along and stopped beside him. "Your trouble is probably in the carburetor," said the cow. Started, the man jumped back and ran down the road until he met a farmer. He told the farmer his story. "Was it a large red cow with a brown spot over the right eye?" asked the farmer.

"Yes, yes," the man replied.

"Oh! I would not listen to Bessie," said the farmer, "She doesn't know anything about cars.

Who's The Boss?

A guy is doing some handyman work at a house. Across the room is a large gray parrot on a perch. The family dog comes into the room and jumps up on the couch. The parrot says, "Get off the couch!" and the dog jumps down immediately.

A small child comes into the room with toys and the parrot says, "Go to your room!" and the child picks up his toys and leaves without hesitation.

The guy turns to the parrot and says, "I've never seen anything like that before."

The parrot looks at the guy and says, "Get back to work!"

Retirement

When I retire, I'm going to enjoy life and live off of savings. I'm not sure what I'm going to do on the 2nd day.

History 50 Years Ago: 1966

President: Lyndon B. Johnson
Vice President: Hubert H. Humphrey

Population: 196,560,338
Life expectancy: 70.2 years

Dow-Jones

High: 950
Low: 744

Federal spending: \$134.53 billion

Federal debt: \$328.5 billion

Inflation: 2.7%

Consumer Price Index: 32.4

Unemployment: 4.5%

Cost of a new home: \$23,300.00

Cost of a new car: \$1,500

Cost of a first-class stamp: \$0.05

Cost of a gallon of regular gas: \$0.32

Cost of a dozen eggs: \$0.60

Cost of a gallon of Milk: \$0.99

In the words of Bob Dylan "The Times They Are A Changin"