



Paul Brouwers'

Circle of Safety™

Your Consumer Awareness Advisor™

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Be Ready For Action On The Jobs Front

Having a job for life is so 20th Century. These days, most of us expect to change employment several times during our career lifetime. That's okay, as long as it's you who's pushing the job-switch button. But what if it's not?

The economic downturn has seen millions of people laid off, with just as many left wondering if they'll be next. It's a risk faced by pretty much everyone and, like all risks, it's insurable – at least to some degree.

While no one has yet come up with a workable umbrella (all-risks) private job loss insurance policy, there are lots of things you can do to protect yourself against the worst impacts of involuntary job loss.

For instance, mortgage and rental payments – usually the biggest regular monthly outgoing for most families – are protectable. Coverage may be via a lender, through a separate policy or perhaps even as an extension of a home insurance policy.

These days, car payments can also be covered, usually by the credit provider. So too can travel plans, with some travel insurance policies offering full or partial payment, cancellation refunds, or postponement credits.

If you're unfortunate enough to lose your job or want to be prepared just in case, here are some action tips:

- Check out your state unemployment insurance scheme. Don't know where to start? See www.servicelocator.org/OWSLinks.asp
- When reviewing coverage options, consider:
 - Eligibility requirements, like how long you've had a job or if it covers the self-employed
 - Is it full or partial payments coverage, free or fee?
 - How long you must have held the policy before being told you lost your job
 - How long you're unemployed before it pays out
 - The duration of the policy – some are time-limited
 - Required documentation and proof of job loss
- Think about self-insurance for uncovered risks – set aside 10% of your salary
- And, of course, talk to us. We can tell you exactly what sort of coverage is available for your needs.

IN THIS ISSUE: • **Census Dos and Don'ts** • Action Tips on Job Loss Insurance • **Make The Most of Your Cell Phone** • Safety Steps For Ladders • **The Lowdown On Product Recalls** • Childproof Your Home

CENSUS 2010: STAND UP AND BE COUNTED!

April 1, 2010 is US Census Day and, whether you're reading this before or after the event; there are important things to know about risks and responsibilities.

First, of course, you're legally required, under the Constitution, to provide the information requested every 10 years. You answer 10 simple questions about everyone at your home on April 1.

Second, your privacy and confidentiality are protected. All Census Bureau employees take an oath of non-disclosure and face up to 5 years in jail for a breach.

If you don't return the form, a Census Taker will call to collect the information. They probably already will have visited earlier to check details of your property and they may call again, even if you returned the form, for a verification check.

If this happens, make sure they are who they say they are. Census Takers have official IDs, a handheld device, and a confidentiality notice. They only ask questions from the form and never seek personal information, like your Social Security Number or bank account details. Nor will they communicate by email.

Find useful information on Census scams at www.scambusters.org and visit www.2010Census.gov for more info.



Are you *Client of the Month*? See Page 3

How To Be A Cell Phone Smooth Operator

**Our Top
10 Tips**

'Fess up: How many gadgets do you own that you don't fully know how to use? PCs? Remotes? Microwaves? Cell Phones? It's a fact that although technology has given us many devices supposedly to simplify life, most of us don't really know how to use them effectively.

And there's nothing more technologically central to our lives than cell phones. Yet, who can claim to know how to make the most of them – both to protect ourselves and others? So here are this month's Top 10 Tips to help you do just that:

1. Start by reading the manual. That's right. Resist the temptation to throw it away or "leave it for later"!
2. Know how to block unwanted calls (www.donotcall.gov) and text messages (switch off SMS).
3. Don't use a handset while driving – even if it's legal to do so in your state. Use a hands-free set (if legal), but preferably, don't take or make calls at all while driving. They cause accidents.
4. Enter and store important phone numbers (read the manual!), not just for convenience but for efficiency in emergency.
5. Password protect your phone, so no-one can use it or access your contacts and other private information.
6. Mark it indelibly for identification if stolen, & store it out of sight.
7. Beware of viruses when downloading ringtones and software or using your phone for Internet access. And ignore text messages that ask you to key in personal information. They're scams.
8. Equally, don't return calls from numbers/people you don't know. You could end up paying a high premium call rate.
9. Show courtesy to others. No one else wants to share your restaurant phone conversation or have their candid photo taken (without asking).
10. Insure it! Check if it's on your home or other policy. If you don't know or need advice, speak to us.

Get The Lowdown on Product Recalls

Every week, manufacturers are forced to recall products because of safety fears. Often this is just a precaution. Even so, how do you get to know if something you own has been recalled?

First, if you're a registered user/owner, the manufacturer or retailer should contact you directly. This often applies to automobiles and home appliances. Make sure you register or send in any product warranty cards to get your name on their lists.

Second, the media usually report recalls of food products and equipment. Retailers will post safety notices too. Be vigilant. Most importantly, you can easily keep in touch with all major product recalls via the US Government website www.recalls.gov, where you will find latest alerts listed by category.

B.Z. Toons

by Brian Zaikowski



Safety Steps: Using Your Ladder Wisely

The arrival of spring means it's time to tackle that "honey-do" list. And if the chores involve getting your feet off the ground, make sure you know how to do it safely.

The American Ladder Institute (ALI) says that basic safety means ensuring your ladder is in good condition, and using it according to any instructions on it or with it. Among other advice, the ALI also suggests:

3 Points of Contact: Always keep two hands and one foot, or two feet and one hand, on the ladder at any one time.

Fit-for-Purpose: The right size for the job, so you don't have to use the top rung.

Secure Set-up: Place on firm, level ground, with no slippery point of contact at top or bottom.

One Step: Never try to climb more than one rung at a time.

Right Footwear: Wear shoes with non-slip soles and heels. Heavy soles prevent foot fatigue.

Weather-wise: Don't use a ladder in heavy winds or other adverse weather conditions.

Easy Does It: Climb slowly and deliberately, avoiding fast and sudden movements.

Clear Head: If you feel tired or dizzy, don't climb!

Thank You For Referrals

Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

Joe Misak, Trish Smith, Dale Orr, Ron Grinage, Larry Stimoff, Charlie Helder, Jack De Groot, Stan McKelvey, Vick Burger, Matt Van Eeuwen, Danielle Petrak, Ann Hoffman, and Carlos Moore.



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us.

Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

Charlie Helder

as our Client of the Month!

Charlie will receive a \$25 Chili's Certificate. Thanks for your continued business!

Flood Insurance. You need it, You want it, You can't have it!

We have been touting the necessity of Flood Insurance for years. Contrary to common opinion, everyone is in a flood plain. Some areas are more prone to flooding than others, but everyone needs to have flood insurance.

Damage to property from flooding is not covered under your home, condo, or renters insurance. Flood insurance is a separate policy written through various carriers, but it is underwritten and funded by a Federal program called the National Flood Insurance Program. That is, it was, until midnight on March 28th.

When Congress adjourned for their much needed (lol) vacation they left a number of key issues languishing on their desks. One of them was an extension of the NFIP. So, until they come back on April 12 and decide whether or not to keep the program; no new flood policies can be written, and any policies that come up for renewal, can't be renewed. Claims will still be paid, however.

If you wish to address this issue, contact your Senator or Congressman.....oh, wait....they're on vacation.....

PS As this was going to press, Congress returned, relaxed and refreshed, and voted to extend Flood Insurance through May 31. President Obama has signed the bill as of April 19, 2010.

So, get it while you can, and certainly before May 31, or you may not be able to get it at all.....

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be you?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention The Brouwers Agency to a friend, relative, or colleague and have them give us a call at 866 359-0970. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

Hey, thank you for the \$5 gas card. I've never really received an appreciation gift, so I appreciate it. I will continue to send my friends and family your way. –J. Vander Molen

Childproof Your Home And Protect Your Toddler With These Safety Tips

From comedy to tragedy, the things that toddlers get up to around the house call for constant vigilance. But since parents and child minders can't be everywhere at once, with eyes in the backs of their heads, it makes sense to do as much as you can to limit toddler's freedom to roam and cause mayhem, or even injure themselves. And while it's true that you can never totally childproof your home, spending a few minutes and just a small amount of money can make the difference. It also pays to educate yourself on the things that are safe to give to and do with your child. Here are some of the things you should know or can do:

- Move all breakable and potentially dangerous objects (including plants) out of reach.
- Store medications, matches and other dangerous items in a locked cabinet.
- Cover electricity outlets and ensure all cables are secured or concealed.
- Check for and secure furniture items that can be climbed on.
- Fit safety catches on cabinet draws and doors, especially in the kitchen.
- Install childproof locks on windows and doors.
- Always check the recommended minimum ages printed on toy packaging.
- Set your water heater to 120F degrees – the maximum for safe bathing of a baby.
- Never leave a child unattended in a bathtub – even if it's empty (they could still turn the faucet).
- Use safety guards in front of fires or hot-to-touch heaters.
- Install safety gates on doorways and at the top and bottom of stairs.
- Keep external and garage doors locked.
- Learn first-aid basics, and start teaching safety to your child as early as possible.
- Find more useful information, including guides and quizzes at www.homesafetycouncil.org

A seasonal quotation for April :

Science has never drummed up quite as effective a tranquilizing agent as a sunny spring day
 - W. Earl Hall, US author