



The Brouwers Agency's

Circle of Safety

Your Consumer Awareness Advisor



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Drywall Alert For Newer Homeowners

Got a drywall problem? If so, you may have to remove and replace it. But how do you know if you've got it? Since 2008, thousands of complaints have poured in to Government consumer agencies about drywall products imported from China. They emit high levels of hydrogen sulfide that can cause corrosion to wiring and piping. Some people have also complained of health problems they suggest may be caused by the defect. Mostly, it seems, the issue affects houses built or modified between 2001 and 2008 (but mainly 2006 and 2007) and the victims face bills of up to \$50,000 to tear out and replace not only the drywall but also any affected metalwork. The issues of whether or not this is covered by insurance or whether there will be any Government financial aid are awaiting clarification and may depend on who owns or built the home and which state you're in.

Easy to Spot

Evidence of corrosion is usually easy to spot. The US Consumer Product Safety Commission (CPSC) has issued guidance to help property owners and contractors determine if their homes are affected. The key indicator is blackening of copper electrical wiring and/or air conditioning evaporator coils. You can see the full guidance here <http://tinyurl.com/yywdt5e> or visit the CPSC Drywall Information Center for more information at <http://tinyurl.com/nad22q>.

You may need to hire a contractor to check things out. If so, the Federal Trade Commission (FTC) warns consumers to exercise caution in hiring contractors who claim to be experts in testing for and removing problem drywall. The FTC recommends homeowners confirm a contractor's references, qualifications and background. Homeowners who believe they may have problem drywall should immediately report to CPSC by calling 800-638-2772 or visiting the Drywall Information Center. Deaf or hard of hearing individuals can access the phone number through TTY by calling the toll-free Federal Relay Service at 800-877-8339.

IN THIS ISSUE: • How To Check for Drywall Scare • Celebrate July 4 Safely • The Lowdown on RV Insurance • BBQ Food Safety • Where To Find Consumer Info • Grow Your Own Vegetables

HOW TO CELEBRATE SAFELY THIS SUMMER

You've got to love Erma Bombeck's quote about Independence Day celebrations (see Page 4). It's all about having fun. We're sure you too want to make it a memorable day for the right reasons. But a moment's carelessness could turn it into an unhappy memory for some. Make sure you're not one of them by following these safety tips:

Fireworks

- Always read and follow directions
- Use them only outdoors, one at a time
- Don't use near dry, flammable materials
- Don't throw them & keep a safe distance
- Never try to relight or 'fix' fireworks
- Don't carry them in your pockets
- Keep a hose or bucket of water close-by
- Always have an adult present

In The Yard

- Follow swimming pool safety rules. Get more information from the National Center for Injury Prevention at www.cdc.gov/injury/index.html

On The Road

- Please don't drink and drive
- Have a designated driver
- Remember other drivers may not be as wise and cautious as you.

Then, Have a Great Day!



Are you Client of the Month? See Page 3

Insuring Your Highway And Byway Adventures

Hit the road Jack! Despite the economic downturn and higher gas prices, tens of thousands of Americans do that every week as they get on the road with their recreational vehicles (RVs). It's still the least expensive type of vacation according to a recent study and we've been doing it for a century – this year, the Recreational Vehicle Industry Association (RVIA) celebrates its centenary.

For the story of 100 years of RVing and some great photos of what it was like in 1910, visit <http://tinyurl.com/y72dlg3>

During those 100 years, alongside smarter, more comfortable vehicles, insurers have developed a range of specialist policies that cater for the needs of RVers – a sort of combination of auto and homeowner's insurance, which is not

as expensive as you might think, sometimes even less than standard auto policies.

According to RVIA, vehicle coverage may be for:

- Total Loss Replacement which, as its name suggests, replaces a totaled RV or pays out the full initial purchase price (usually for vehicles upto 5 years old).
- Purchase Price Guarantee, which pays a sum stipulated in the policy towards buying a new vehicle (usually up to 10 years old).
- Actual Cash Value – based on fair market prices. This is the most common type of policy.

You can add in coverage for Vacation Liability (for injury while your vehicle is parked for camping) or Full-Timer Coverage (which works like a homeowner's policy for those who live in their vehicles full-time).

Most policies have a deductible, but these can be reduced by a good driving record, usually if you've made no claims over a four-year period.

Specialist RV policies can also cover add-ons like awnings, 24-hour emergency roadside assistance and emergency travel expenses. They may also offer discounts for club membership, supplemental braking systems and completion of a safe driving course.

If you're an RV owner or if you're just thinking about it, please contact us to discuss your insurance needs.

Where To Look For Impartial Consumer Information

When it comes to consumer advice and safety, your Circle of Safety is just the tip of the iceberg. As you'll know, if you've ever tried checking out a subject online or at your library, there's so much information out there, it's tough to know where to start. That's why we try to give you the key information you need for a safer lifestyle.

But if you have a particular interest where you need to know more, our advice is to use official Government sites (federal, state, county and city) for impartial information. A good starting point is the Consumer Product Safety Commission mentioned on Page 1 (cpsc.gov) and the Consumer Guides and Protection Service at usa.gov. For fraud issues, go to the Federal Trade Commission (ftc.gov). Most states have a Consumer Services Department, while local governments have an Environmental Health Services (or similar) division. Find these in the phone book or online.

B.Z. Toons

by Brian Zaikowski

www.bztoons.com



I got you a bunch of stuff. This is just the tip of the iceberg

Making sure your BBQ meat is as good as it tastes!

Seems like hardly a week goes by without news about food product recalls because of *e.coli* or other bacterial infection. But hygiene at manufacturers and distributors is only half the story. What happens to it in your home is just as important in preventing food poisoning.

Good food isn't just about how it tastes. How you handled and stored it is important to what happens after you swallow it! That's especially true at this time of year, with warmer weather and the barbecue season in full swing.

Follow these tips so family and friends remember that outdoor feast for the best reasons:

- Buy refrigerated products at the end of your grocery trip and get them home quickly.
- Store meat and vegetables separately and thaw meat thoroughly before cooking.
- Use chilled, insulated cool-boxes if traveling.
- Clean all utensils, platters and, of course, the grill surface. And wash your hands before starting.
- Cook thoroughly – 165° for poultry, 160° for pork and burgers, and 140 to 160° for steak according to rareness.
- Use a clean platter when serving and refrigerate leftovers promptly.
- Reheat to 165° .

Now Enjoy!

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! These nice folks received a \$5 Speedy Cash Gift Card just for referring our agency to their friends.

Amy Easterbrook, Nick McNee, Randall Hesselink, John Boersma, Joel Kerstetter, Sue Miller, Mary Hall, Bill & Mary Jane Link, Thomas Parry, Lynette Burkett, Nancy Woodwyk, Heather Scheffers, Kristin Meyering, Carlton Adams.



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. We truly appreciate it!

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

Nick McNee & Kristin Meyering as our Clients of the Month! Nick will receive \$25 to Middleville Hardware and Kristin \$25 to Chili's. Thanks for your continued business!

Auto Premiums to Increase in July!!

Every auto policy in Michigan will see an increase in premium as of July 1st of this year.

The reason for the increase is a change in the MCCA charge recently announced by the Michigan Catastrophic Claims Association. The assessment will be increased \$18.20 per vehicle per year (approx. 15%) to \$143.09 per vehicle. The MCCA attributes the increase to longer periods of treatment for injured persons and worse than expected investment performance. \$116.84 represents the estimated amount to cover claims, \$26 to address an estimated \$2 billion deficit and \$0.25 for administration.

What is the MCCA and why does it exist?

The Michigan Catastrophic Claims Association is a non-profit association established in 1978 by the Michigan legislature. It pays for all medical expenses for people with auto-related medical injuries that exceed \$480,000 (as of July 2010). Last year, the MCCA paid out over \$811 million in claims. Since 1979 there have been 24,500 claims which will cost an estimated \$71 billion. The law requires the MCCA to assess insurance companies an annual fee on each registered automobile and motorcycle the company insures in Michigan.

Do Michigan drivers pay too much for auto insurance?

While the average auto insurance premium is slightly above the national average, Michigan drivers enjoy the most comprehensive medical benefit package in the country. No other state comes close to matching Michigan's No-Fault Law medical compensation for injured motorists. It is important to remember that no other state has a more generous package than does Michigan. Ours is the only state to provide unlimited medical and rehabilitation benefits for life (which is paid for through MCCA assessments). Consumer Reports Magazine has repeatedly hailed Michigan's No-Fault Law as the nation's best, saying "*The most successful no-fault law is in Michigan...it puts more dollars in the hands of injured people and fewer in the pockets of attorneys.*"

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.

The Brouwers Agency is a stand up agency. One can count on getting the best deal that fits your needs. I truly appreciate them and recommend that you give them a try.

-Alicia Razor

Thumbs up to growing your own vegetables

It's one of the fastest growing home and lifestyle trends of the moment – producing your own vegetables. And these days it's easier than ever. You don't need a big yard (or one at all), lots of time, bags of money or even a green thumb. Yet you gain the advantage of having fresh produce – organic if you prefer – that can go straight from garden to kitchen within an hour, still packed with the nourishing vitamins and minerals that seep away in the grocery store. All you need is the will to do-it-yourself. Follow these tips to get started:

- **Space:** If you have a garden area, cordon it off with twine or use stones or planking to create raised beds. In smaller areas or patios use planters or even hanging baskets that can be used to grow tomatoes and strawberries.
- **Preparation:** Most veggies are easy to grow in ordinary garden soil but they all appreciate some compost and mulching and will produce more with feeding and fertilizer.
- **Planting:** If you have the time and patience, grow from seed, following instructions on the packet. Use small peat pots that you can plant straight into the dirt. If you don't have time, buy healthy plants from a nursery. Phase over a few weeks for a steady stream of produce.
- **Timing:** Leaf vegetables generally don't like too much heat, though root vegetables are OK. If you're in a warm climate, plant in partial shade or buy shading fabric from the nursery.
- **Care:** Water is far and away the most important item. Ground should always be moist but not saturated. Avoid getting water of leaves (especially with tomatoes if you can).
- **Harvesting:** You don't need to wait till everything is mature to pick. Younger vegetables are more tender. Blanche and freeze your surplus to enjoy during the winter.
- **Eating:** You know how to do that!

On celebrating independence : You have to love a nation that celebrates its independence every July 4, not with a parade of guns, tanks, and soldiers who file by the White House in a show of strength and muscle, but with family picnics where kids throw Frisbees, the potato salad gets iffy, and the flies die from happiness. You may think you have overeaten, but it is patriotism.

Erma Bombeck, author & humorist