



**Paul Brouwers'**  
**Circle of Safety™**  
**Your Consumer Awareness Advisor™**

207 E Main St, Middleville MI 49333, phone 866 359-0970, [www.BrouwersAgency.com](http://www.BrouwersAgency.com)

## If Your Pet Subject is Peace of Mind ...

Here are a couple of quick quiz questions: Which is the most populous pet in the US? And which costs us the most to keep healthy? Answers: Cats (82m of 'em) and dogs (72m, costing \$785 in vet bills per owner per year).

Add in 8m horses, 6m rabbits...and so on. In fact there are nearly as many family-owned animals as there are humans in our country. And we spend a small fortune feeding and looking after them.

But on average we spend five or six times as much in the veterinary clinic as we do in the pet food store. With vet fees on the rise, is it time to consider pet insurance as a savvy way of saving money?

It's a relatively new, fast-growing area of insurance that increasingly makes sense, as improved treatments and medication raise age-expectations for our animal pals.

Some leading insurers now offer specialist pet plans that cover not only health care costs but also third party property damage and personal injury risks – a headline issue these days in our litigious society!

It also has to be said though that there are some "sharks" out there – so to speak. In other words: newcomers to the insurance game who seem to offer low rates but impose all sorts of restrictions in the fine print.

If you think pet insurance might be the right move for you, please speak to us. But here are some of the things that will affect your premium:

- The type and even the breed of animal; some breeds are more prone to injury and disorders than others.
- The age of the animal; as with humans, policies for older animals generally cost more.
- Whether you choose to have a deductible or coinsurance – and the amount of that.
- The extent of the cover; for instance whether it covers routine care as well as injury and illness.
- Whether you can choose your own vet or have to use a list of approved clinics

Chosen wisely, pet insurance means peace of mind for owners and potentially longer and healthier lives for our furry and feathered friends.

IN THIS ISSUE: • Brain Fitness Tips • Pet Insurance Peace of Mind • 10 Ways to Protect Airport Luggage • Get a Kick From No Cost Giving • Keep Kids Safe Online • Save Time & \$\$ in the Yard

## KEEPING YOUR MIND NIMBLE NOT NUMBLE!

It happens to us all. You know the face but not the name. Or you go to the kitchen and can't remember why you're there.

Memory loss is an inevitable symptom of the aging process. But research shows that, just as we exercise to keep our bodies fit, we can do the same for our minds.

Crosswords and other word puzzles are very effective, but they're just the start. If you have a PC, there's a whole new world of workout tools for your mind. For instance, take a look at [www.brain.com](http://www.brain.com) which has lots of games and even a free memory test.

But even without a computer, there are lots of things you can do to keep your mind nimble, like the old party game where you put items on a tray, memorize them, then remove the tray. In fact, you don't even need the tray – look around you, memorize, shut your eyes, recall.

You can buy books of quizzes and number puzzles or tune in to TV and radio general knowledge quiz shows.

If you're really serious, consider a full mind program such as "Brainfit" by Corinne Gediman and Francis Crinella or others you'll find at your local bookstore.

Mind fitness not only makes sense, it's fun too! Now, where were we.....?



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

# All is not lost – even if your luggage is!

You know that sinking feeling when you're the last person at the luggage carousel? There's only one suitcase going around, and it's not yours! If it's any consolation, you're not really really alone – there are up to 5 million lost luggage victims every year in the US.

Baggage usually disappears for one of four reasons: it missed the flight; it was misrouted to another flight; it was stolen (one is 20 missing cases is never seen again); or the owner forgot to collect it (remember that lone case on the carousel? It's one of 250,000).

If your baggage has been delayed or has gone on the wrong flight, the airline should be able to get it to you in 24 – 48 hours. Report it to the airline or the handling desk in baggage reclaim as soon as you realize it's not there. Be prepared to fill out a detailed form.

## Ten Tips

If the item has been stolen, which can happen either in the airport handling process or when someone grabs your suitcase off the carousel, it's a different matter. Whether you get compensated depends on the airline, the circumstances and if you're insured.

Here are some tips to minimize the inconvenience or risk of loss:

1. Make an inventory of your baggage contents; take a photo
2. Keep valuables in your hand luggage
3. Carry a change of clothes/underwear in hand luggage
4. Ensure all items are securely tagged with contact details
5. Check in with plenty of time for luggage to reach the 'plane
6. Use colored ribbons or straps so you quickly spot your bags
7. Wait near the chute that deposits bags on to the carousel
8. Waiting at the carousel, mentally recall the items you checked in
9. If your case arrives damaged, notify the airline immediately
10. Insure it or see if your home contents or travel policies cover it.

## Get a Kick Out of Giving Your Time For Free

They say it's better to give than receive, and, after money, there's no scarcer commodity that people need than time. If you have some to spare, you'll find that volunteering to help others is one of the most rewarding things you can do. And giving it doesn't cost you a penny. Many newspapers publish weekly lists of organizations seeking help. It's good advice to look for activities that interest you most and suit your availability and physical strength.

You can also find opportunities via your local government, local charities, library postings, national organizations like Red Cross and FEMA or even online through services like VolunteerMatch.com. Even if you only have a small amount of time, consider giving. You'll quickly find it's worth it.

B.Z. Toons

by Brian Zaikowski



## How to Ensure Your Kids Stay Safe Online

Amid all the benefits that computers have brought, there's a whole raft of security threats that sometimes even involve loss of life. One of the groups most vulnerable to these threats is children.

Two key issues are the risks of meeting up with unsavory types through social media like Facebook and in chat rooms, and the possibility of your kids encountering pornography and other unsuitable material. There's also the danger that they might unwittingly download malware onto your PC, with the attendant risk of theft of sensitive information.

The most important thing you can do to prevent this is to talk to your kids about the dangers, especially of assuming people they "meet" and sites they visit are who or what they say they are. Never allow them to physically meet anyone unless you're with them and don't allow them to download anything without your consent.

These days, you can buy software that will both monitor everything they do and restrict the sites they can visit. To them, such measures probably sound draconian, but that's a reflection of their trust and innocence. You know better.

### 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.

Kristin Meyering, Richard Rudowske, Lia Will, Kathleen Penny, Jessica Fuller, Jole Kerstetter, Julie Koning, Brooke Van Laan, Dan Buxton, Jennifer Edinger



#### 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:

#### **Kathleen Penny**

as our Client of the Month! Kathleen will receive a \$25 Chili's dining card. Thanks for your continued business!

### Are you renting a car on this vacation?

One of the most frequently asked questions we receive is "If I rent a car, does my car insurance cover it?"

The answer, in typical insurance fashion, is "Yes and no."

Your car insurance will cover a rented car in the same way that it covers your own car. In other words, if you don't have physical damage coverage on your policy, then the rental car won't be covered for physical damage either. If you do carry damage coverage, then the coverage will extend to the rental car with the same type of coverage and deductibles.

What's not covered is in the fine print of the rental agreement. And each rental company has its own fine print.

For instance, your auto policy will repair your vehicle to the condition it was before the loss, or replace it with a similar make and model. Some rental contracts require that you replace the rental vehicle with the same make and model of the latest year (total out a 2009, you have to replace it with a 2011). Your auto policy won't pay for the difference. Also, your auto insurer has to have a chance to look at the vehicle before the repairs are done. Not an easy task sometimes, particularly if you rented in a foreign country. Also, your rental contract will require you to continue to pay the daily rental for each day the car is out of service. Your auto policy won't pay for that.

Finally, the rental company will post the estimated damage costs to your charge card and block a huge amount of your vacation money. Then you can spend the next couple of months trying to get the amount unposted from your card. We recently had a customer get over \$3,000 posted on his charge card for damage to a car rented in New Zealand that eventually got settled for under \$500.

What to do? First, download our report "**The Top 10 Reasons to Purchase the Rental Car CDW/LDW**" at

<http://tinyurl.com/RentalCarReport>,

then, purchase the Damage Collision Waiver from the rental company at the time you sign the contract. I know it's more expensive, but don't you want to remember the vacation for the fun you had, and not the hassle of dealing with rental car damages?

### 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.

*Thanks Paul for all your assistance over the years. I'll recommend you to whom I can.*

*- H. Proudfit*

## **Save Your Strength and \$\$\$ – Take Those Yard Chores in Your Stride**

With spring just around the corner – yay! – thoughts turn to outdoor chores and the need to prep our yards and gardens for the seasons ahead. Yes, it can be exciting but perhaps also a bit of a challenge as you stand comfortably indoors and contemplate the task ahead. But every year better devices and new varieties of plants and seeds can make the job easier than ever – and the results more colorful and satisfying. While you're waiting for spring to arrive, prepare to make your backyard living easier and less costly by drawing on this advice:

- Talk a walk around the yard and make a 'to do' list, and then schedule it so you don't overdo things.
- Make an inventory of your plants and spend half a day online or in the library finding the best way to care for them.
- If you didn't do it in the fall or winter, clean and sharpen tools – they'll be easier to use.
- Visit your local garden center and ask about new plant varieties that are easier to manage and water.
- Buy larger plants that can immediately be subdivided and spread around flower beds.
- Replace the BBQ – new models burn more efficiently and have non-rust burners.
- Buy a plant propagation kit to grow your veggies from seed for an earlier start and less money.
- If you have a small lawn, consider buying a rechargeable, cordless electric mower – cheap and clean.
- Look out for clever, labor-saving tools at your hardware store, including trowels and scoops with serrated edges, pruners and loppers with gears, no-bend weed and waste collectors, tough two-person lifters for heavyweight pots, aerator sandals, and weeding/auger attachments you can use with an electric drill.

---

On learning how to relax :

**Man is so made that he can only find relaxation from one kind of labor by taking up another.**

*- Anatole France (French novelist and poet)*