



SAFETY, SECURITY & YOU



News and Tips to Make Your Life Easier, Safer and Happier! For Friends and Clients of ,
The Brouwers Agency

4 Smart and Spooky Ways to Pay for College



If you have a child under 18, ways to pay for college have been or will be on your mind, sooner than you would like. Kids headed to school this fall face bills of up to \$60,000 per year for tuition. The cost of a degree for a baby born today could be as much as half a million dollars. In spite of all of this, don't let the costs deter you from starting to save now, even if time seems like it's running out.

I recently read an article with a few tips on the best ways to pay for college. Here are the top 4.

The 529 Plan. Although many parents lost money in these stock plans, don't just yank it all out now, keep it balanced and try and ride out the bumps. Remember, you don't need it all now. Also, not every 529 plan is the same; many state plans offer lower fees and tax deductions. Go to www.SavingforCollege.com to look at options and compare plans. Another plus is, anyone can contribute, grandparents, aunts, uncles and even friends.

Coverdell ESA's are another savings vehicle. Parents can sock away up to \$2,000.00 per year in these education savings accounts. The money grows tax free until it's taken out. Unlike 529's they can also be used for k-12 expenses. The rub is only couples making less than \$220,000 combined or single parents making less than \$110,000 per year can contribute.

Surprise savings vehicle, the Roth IRA. Generally thought of as a retirement plan, funds in a Roth can be withdrawn to pay for your child's college tuition, housing, books and other expenses. You can invest up to \$5000 a year unless you're over 50, then its \$6,000 a year. These do grow tax free, then you can use them for your own retirement if you want. They also have income limitations and you have to be careful using your retirement for your kids' education.

The last plan is the easiest, Savings Accounts, Money Markets, CD's and Bonds. All you have to do is go a bank and open one up, no income restrictions, spending restrictions and minimal risk. The drawback is low interest rates and that you have to pay tax on earnings.



- Home Insurance
- Tenant
- Condo
- Seasonal Property
- Motorhomes
- RV's
- Watercraft
- Boats
- Special Event Liability
- Auto
- Commercial
- ATV
- Antique Vehicles
- Apartment Buildings
- Condominium Bldgs
- Townhouses
- Restaurant Buildings
- Retailers
- Strip Plazas
- Professional Offices
- Fitness Centers
- Clinics
- Life Insurance
- Disability Insurance
- Builders Risk

Swap to Save

In the *Everything Diabetes Cookbook*, Gretchen Scalpi offers some low-calorie and healthy, alternatives for you to try.. So try replacing these with...

- Vegetable oil with olive or canola oil.
- Sour cream with plain low-fat yogurt.
- Buttery crackers with a whole grain version.
- Cookies with graham crackers.
- Fruit juices with fresh fruit.



Walking for your health, quick tip...GO FAST!



Yes, walking has it benefits, but losing weight isn't always one of them. To really make walking beneficial you need to kick it up a notch, like to at least 3 miles per hour. That is according to a new report from Harvard School of Public Health research fellow Anne Lusk.

Using a study from Brigham and Women's hospital of 18,000 women, Lusk found that the women had gained an average of 20.5 pounds per year over a 16 year period, the exception was, that those who had walked briskly or bicycled had gained less weight than those who walked slowly.

What does brisk mean? According to Lusk it means, walking as though you're late for the bus.

Here is another way to think about it.

- Less than 3 mph is considered slow walking.
- More than 3 mph is considered brisk walking.
- More than 4 mph is considered very brisk walking.

How do you calculate your speed. Take your steps for one minute, 3 mph is about 120 steps per minute and 4 mph is about 135 steps per minute.



Think Big When Buying a Grill!

Planet Barbecue! Author Steven Raichien has three pieces of advice for buying a new grill:

- Look for sturdy construction.
- Make sure it has a reliable warranty.
- Think BIG.

"Always buy more grill than you think you will need", he writes. "It will stretch your creativity and you'll grow into it".

Save big by Bartering. In their book *The Art of Barter: How to Trade for Almost anything*, Karen S. Hoffman and Shera D. Dallin tell you how to barter with the best. Here are a few of their tips:

- Listen. Keep your ears open for what people need or want. Sometimes just making an offer will open up doors you didn't know existed.
- Be Creative. Don't limit yourself to objects. Consider bartering tutoring, housecleaning, hair cutting and other skills.
- Make a list. Write down potential barterers. When an opportunity arises, you'll be ready.
- Be Proactive. Create your own opportunities. Organize a neighborhood barter party or save money on sitters by creating a babysitting co-op.
- Persevere. If someone declines your offer or a deal falls through, don't give up. Wait and try again, circumstances and attitudes can change.
- Think Big. The authors wrote about people that have bartered for homes and other unique items, the only limit is your imagination.

Congratulations to Our September Referral Winner

Erin Kozak

Erin will be receiving a \$25 dining certificate to The Big Easy Deli and Bakery

facebook

Keep Tabs on Kids' Social Lives



(Used with permission from our friend from Oklahoma Insurance Group, Russ Lowry)

It's often said that kids need their parents to be parents, not friends. With the launch of its new social-networking tool, SafeSocial, AOL Inc. lets parents practice this adage in a literal way by monitoring their kids' Facebook activity without becoming one of their "friends" in the social network. (It also works with other sites like Twitter and MySpace.)

Through a partnership with SocialShield Inc., AOL SafeSocial uses technology that constantly scans sites where kids are social networking to identify and report any language that might be inappropriate (think of cursing, drugs and bullying) or even dangerous (suicidal words or phrases). It detects if kids have other accounts on sites that parents might not know about, and displays photos in which kids are "tagged," or identified as being in the photo, as well as a list of most recently added friends.

SafeSocial costs \$10 monthly and can be tried free for 30 days. I tested it by monitoring two people's Facebook, Twitter and MySpace accounts, access of which was provided by AOL. I focused mostly on monitoring a 13-year-old's Facebook account and grew to appreciate the concise way the monitoring site presents information. I easily toggled through recent photos, friends and activity without needing to know anything about how social networking works.

SafeSocial keeps all of the monitoring in one place on a password-protected website that can be accessed with any browser and set up with any email account. The site will email parents if severe alerts are triggered, like if violent or suicide-related keywords are detected. And once a week, parents receive digestible email summaries of their kid's activities.

The site did return some false positives, like a flagged Facebook comment in which one kid used the phrase "hang out" because "hang" could refer to suicide. But an AOL representative said the site is designed not to filter alerts because the company would rather it err on the side of catching something than not. SafeSocial lacks the ability to show videos in which kids are tagged; comments that a child makes on another child's page; or instant-messaging conversations. The representative told me that the ability for a parent to see their child's comments on other kids' pages may work within a couple weeks, and the other features are in the works for future updates.

Other monitoring products, like CyberPatrol, can overwhelm parents by sending them too many write-ups and too much detailed information about kids' online activities, much of which are confusing to parents. Still others, including PC Tattletale Internet Monitoring Software and key-logging software programs, record everything a child does on the computer, presenting parents with a lot of content to sort through.

SafeSocial works only when parents invite their kids and the kids accept the invitation; in the case of Facebook, Facebook Connect is used to link a kid's account to SafeSocial. This way monitoring is done without the stigma of the parent actually "friending" the kid. There's nothing in SafeSocial that lets parents hit a button to stop a child from doing something (the site encourages parents to discuss with the child why the activity isn't allowed). Shortcuts let parents email alert items to other people, like when a spouse sees a questionable photo and wants to run it by the other. (Both parents can check the same account at the same time using the same log-in.)

The site's technology is intelligent enough to tell if one particular friend seems like an outlier, for example, a 55-year-old man who doesn't have any common friends with a 15-year-old girl on Facebook. SafeSocial determines if that person is a member of sites it considers more geared toward adults, like Match.com or LinkedIn, and tells parents as much without specifically saying the name of the site.

Of course, kids will be kids, and technology can't do it all. If kids type acronyms or phrases to get around the detection technology, parents may not be notified. And if a kid creates an account on a social-networking site without using an email the parent knows, SafeSocial won't be able to detect it. But the site scans status updates and comments against a list of hundreds of keywords, which is constantly updated.

Though AOL SafeSocial isn't perfect, it's an easy-to-use middle ground between banning social networking from a child's life and watching over his or her shoulder at all times—without the embarrassment factor that kids associate with becoming "friends" with parents. More important, the site could be used to get a teen talking about what exactly they're doing online. —Russ Lowry



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, plus they are entered in our drawing for a \$300 VISA Gift Card to be given away this December.

Pat Walsh

Kalli Huissen

Scott Johnson

Greg Burd
David Stonehouse

Joel Kerstetter

Andrew Blodgett

Deb Anderson

Erin Kozak

Angie Martinez

Thuy Tran

Thank You! Thank You!



~THE BROUWERS AGENCY~

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BIA's 2010 Referral Rewards Program **With 3 Ways to Win!**

*For every referral you will
get: A **\$5.00** Speedway Gift Card*

*A Chance to be our monthly **\$25.00** Dining Card
Winner AND.....*

*A Chance to WIN **\$300.00** in FREE Money.
There will be a winner chosen in December.*

This month's winner is (bottom of page 2)



Find us online www.BrouwersAgency.com

Must Reads Enclosed In This Issue:

- Smart Ways to pay for college... pg 1
- Walking for your health...pg 2
- September Referral Winner...pg 2
- Keep tabs on your kids social lives..pg 3
- Referral Thank you 's....pg 3
- Our Rewards program...pg 4
- VIP life Quote See insert
- Puzzle Time..see insert

BIA Wishes you and your family a Safe and Happy Halloween!

