



# SAFETY, SECURITY & You



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

## How Serious Do You Take Food Safety?

Each year in the U.S. there are an estimated 76 million food borne illness cases reported.

Experts actually say this number is very conservative since most go unreported or can't be traced back to the true source. According to the CDC (centers for disease control) norovirus and salmonella have been among the leading causes of food borne disease.

Outbreaks most often occur when food handlers don't wash their hands thoroughly after using the toilet, the CDC says, while salmonella outbreaks generally occur most often after foods that have been contaminated with animal feces are eaten raw or under cooked.


Fruits, veggies, nuts and Poultry are some of the foods associated with the largest number of illnesses. Also the CDC found many frozen processed foods, such as pot pies, have also been a source of food borne illness.

While many government agencies are tasked with monitoring the food we eat it is still in your best interest to be as smart as you can when feeding your family.

One of the easiest ways to stay safe is to pay attention to food recalls. Unfortunately a recent study found that only about 60% of families have looked at their food supplies for recalled foods, more than 10% admitted to having eaten foods they thought were recalled.

Here are a few Food Safety Tips for you and your family.

- **Clean** - Wash your hands and food preparation surfaces with hot soapy water, often.
- **Separate** - Don't cross contaminate. Keep raw meat, poultry, fish, and their juices away from other foods.
- **Cook** - Cook foods to proper temperatures; use a food thermometer to be sure. The safe internal temperature for meat, such as beef and pork, is 160 F, and 165 F for poultry.
- **Chill** - Promptly refrigerate foods that need it. Refrigerate raw meat & poultry within two hours after purchase or after one hour if temperatures exceed 90 F. Refrigerate cooked meat within two hours.

	<input checked="" type="checkbox"/> Home Insurance	<input checked="" type="checkbox"/> Auto	<input checked="" type="checkbox"/> Homeowners Associations
	<input checked="" type="checkbox"/> Tenant	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Retailers & Strip Plazas
	<input checked="" type="checkbox"/> Condo	<input checked="" type="checkbox"/> ATV	<input checked="" type="checkbox"/> Professional Offices
	<input checked="" type="checkbox"/> Seasonal Property	<input checked="" type="checkbox"/> Antique Vehicles	<input checked="" type="checkbox"/> Fitness Centers & Clinics
	<input checked="" type="checkbox"/> Motorhomes, RV's	<input checked="" type="checkbox"/> Apartment Buildings	<input checked="" type="checkbox"/> Life Insurance
	<input checked="" type="checkbox"/> Watercraft, Boats, etc....	<input checked="" type="checkbox"/> Condominium Buildings	<input checked="" type="checkbox"/> Sports & Leisure Programs
	<input checked="" type="checkbox"/> Special Event Liability	<input checked="" type="checkbox"/> Townhouses	<input checked="" type="checkbox"/> Campgrounds

~THE BROUWERS AGENCY~

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### Here is a great product you can use to save your waterlogged Electronics.

Karen Wildman's son dropped his Game Boy in a pond one day in 2002, Wildman, who suffers from hearing loss, tried out a method she used to dry her hearing aid: She placed the Game Boy in a bag of clay beads, which pulled the moisture from the device, bringing it back to life. Wildman realized the technique could rescue all kinds of waterlogged gadgets.

Wildman and her sister, Lisa Holmes, purchased heat-sealing equipment and started making prototypes. The result? A sealable Mylar bag containing a perforated pouch of clay beads that can dry out a sweaty MP3 player in a few hours and a soaked cell phone in a couple of days. They named the bag Bheestie, a Hindi word for "people who draw water."

Since 2008, Bheestie, based in Portland, Oregon, has sold 10,000 bags for \$20 each at the sporting-goods chain REI, a few small retailers, and online. Now, it is targeting larger chains like Target.



## Know your risks for Melanoma

With the summer in full swing you also get the full summer sun. Along with this heat you also get one of most preventable types of cancer, Skin Cancer.

There are three main types, basal, squamous and melanomas, the least common but most deadly. Here are the risk factors you should be aware of.

**History** - If you've been diagnosed with skin cancer before, you are at an increased risk for melanoma. If either of your parents or a sibling had melanoma, your risk is higher.

**Moles or Freckles** - If you have a bunch of them you may be at risk, especially if they are large. Watch for changes in color and shape.

**Cell Type** - If you have ever had a "precancerous" mole removed and the report said it was a dysplastic nevus, your risk is increased.

**Fair Complexion** - Fair skinned individuals are at a greater risk than darker skinned people.

**Geography** - Those who live in the sun belt states are at more of a risk.

**Sunburn** - Even a single blistering sunburn can increase your risk.

**Immune system** - A weak immune system can prevent your body from fighting off cancers.

## To Get a Good Deal You Have To Know When To Shop

Here are a few tips on the best time to shop for your next big ticket purchase.

**Cars** - August & September are the best times to shop. Why, its when dealers are clearing out the old inventory to make room for the new model year vehicles coming in.

**Gas Grills** - September through December.

**Lawn Mowers** - October, which is also the best time to buy a coat.

**Camcorders** - November, also the best time for GPS devices and bikes.

**Appliances** - December through January. Post-holiday prices are great on both large items like dishwashers and small stuff like toasters.

**Exercise Equipment** - January, prices drop in time for all the New Year's resolutions. Try craigslist in February when they are all being sold by people not using them.

**TV's** - March, for computers try the end of each financial quarter, when sellers need to move inventory.

**Furniture (inside)**, February. Can you say, Happy Valentines! For outside stuff, try July. This starts the end of season clearance sales.

**Athletic shoes**- May.

**Tools** - June, also the best time to buy electronics.

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# Beyond Facebook: Top 5 Social Networking/Community Sites for Parents to Watch by [Sheri Reed](#)

A recent Nielsen study revealed some interesting facts about teens and the web, including the fact that 90% of U.S. teens now have access to the web at home and that the average teen is spending upwards of 24 hours a month online. With summer here, it's no doubt a peak time for kids to run amok on the net.

While there are plenty of harmless and even fun and useful ways for kids to use the internet, parents need to make sure their teens understand what sites to stay away from and how to keep themselves safe online. After all, Facebook is just the beginning of sites that can get kids into unwanted trouble or unsafe situations.

## Top 5 social Networking/Community Sites That Should Be on Parents' Radar

### 1. [Chatroulette](#)

**What is it?** Free site that allows users to have random 1-on-1 webcam chats with people on the web.  
**What's the danger?** Unlike most sites containing adult content, no credit card is required and anyone can log on. Studies have shown that most users are 18-24 and 5% to 8% of users were either naked or had the camera focused on their genitals.

### 2. [Formspring.me](#)

**What is it?** A relatively new social networking site that perpetuates cyber bullying. Teens gather to leave crude and hurtful online comments about one another.  
**What's the danger?** There is virtually nothing positive about the site although it continues to generate 14 million visits from the US per month. Can definitely be traumatizing for teens and has even resulted in suicide.

### 3. [mylol.net](#)

**What is it?** Claims to be a destination for "teen dating" and allows teens as young as 13 to register.  
**What's the danger?** The site is a watering hole for predators and contains thousands of adult users. Teens on the site divulge their personal contact information and often post inappropriate photos.

### 4. [hotornot.com](#)

**What is it?** Allows users to rate others photos, meet the people in the photos of which they are rating and "hook up" with others in the same geographic region.  
**What's the danger?** "Rating" sites such as this are becoming increasingly popular with teenagers. The people in the photos that teens are rating could likely not be who they say they are and teens should know never to "meet up" with online friends offline.

### 5. [Texts From Last Night](#)

**What is it?** Site where users can post texts sent to them from the night before along with the area code.  
**What's the danger?** The site is extremely inappropriate for teens and the content often contains profanity, as well as information about drug usage and sex.

Have you heard of any of these sites? How into the web are your kids?

**Thank You!**  
**Thank You!**  
**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.

Dena Christensen

Tammie Moore

Gary Gallup

Ferrell Replogle

Andrew Lefew-Moore

Krystina Galloway

Brandi Riggs

Congratulations to our August Referral Winner

**Ferrell Replogle**

# Crossword Fun

**Across**

- 1. Drain off a fluid
- 5. In a higher place
- 9. Less distant
- 10. Dwelling
- 12. Worthless piece of cloth
- 13. Pry
- 14. Electronic letter (1-4)
- 15. Sliding vehicle
- 16. Exclamation of contempt
- 18. Roughly
- 20. Lyrical wordsmiths
- 22. Terrible
- 23. Irritate
- 24. Fall guy
- 25. Eccentric man
- 26. The heavens
- 27. Enthusiastic kiss

**Down**

- 2. Tag
- 3. Terminated
- 4. Source of venison
- 5. Take into custody
- 6. Horizontal structural component
- 7. Gallery occupied by a church organ (5,4)
- 8. Wicked
- 10. Too
- 11. Exceed in weight
- 16. Animal with tusks
- 17. Have confidence in
- 18. Body of bees
- 19. Melody
- 20. Head of the Roman Catholic Church
- 21. Tall plant
- 22. Copies

1	2		3	4		5	6	7		8
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26						27				

**The First Three People To Complete  
and Mail or Fax In This Puzzle  
Will Win a Prize From BIA!**  
*(Please Note: You may only submit a correct puzzle and win  
every 6 months. Thanks!)*

# CONFIDENTIAL!!! V.I.P. Client Protection Profile

## Don't Wait Till It's Too Late To Do Something About Your Life Insurance? Call Us or Fax Us Today!

	Our Questions	Your Answers	Quick Tips
<b>1</b>	<b>How Much Life Insurance Do You Need?</b>	\$ _____	Many consumer consultants use a Rule of Thumb of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones.
<b>2</b>	<b>How Long Do You Want The Rates Guaranteed?</b> (check one)	<input type="checkbox"/> 10 years <input type="checkbox"/> 20 years <input type="checkbox"/> 30 years	A longer guarantee makes budgeting easier but the rates are higher.
<b>3</b>	<b>Will this replace your current life insurance?</b>	Yes    No (circle one answer)	If this new policy is replacing a current policy, we will have to fill in some extra forms.
<b>4</b>	<b>Your Gender</b> (circle one answer)	Male    Female	Female rates are lower than male rates. Exact date of birth is important because some companies use "actual" age and some "nearest" age. Our computer sorts them out automatically to get you the lowest rates.
	<b>Your Birthday</b> (fill in date)	Mo ____ Day ____ Year ____	
<b>5</b>	<b>Your Height</b> (fill in)	____ ft ____ in	Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates.
	<b>Your Weight</b> (fill in)	_____ lbs	
<b>6</b>	<b>Have you EVER used Nicotine or Tobacco?</b> (check one box)	<input type="checkbox"/> Never <input type="checkbox"/> Current User <input type="checkbox"/> Within the past year <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 2 years ago <input type="checkbox"/> Over 3 years ago <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 10 years ago	The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis.
<b>7</b>	<b>Describe Your General Health</b> (check one box)	<input type="checkbox"/> Superior <input type="checkbox"/> Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Average	Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors
<b>8</b>	<b>In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting?</b>	Yes    No (circle one answer)	On the average, those who participate in hazardous activities have a higher incidence of premature death.
<b>9</b>	<b>Do you have any specific plans to travel or reside outside of the U.S. or Canada in the next 24 months?</b>	Yes    No	Many areas of the world are so unsafe that insurance is unavailable if you plan to travel there. If you do not have specific plans to travel, select NO.
<b>10</b>	<b>Are you a U.S. Citizen or Permanent Resident?</b>	Yes    No (circle one answer)	Non-US citizens are more likely to travel outside the U.S. and thus pay higher rates than those permanently in the U.S.

First Name		Last Name	
Address	City	State	Zip
Home Phone	Work Phone and extension	Fax	email
Best time to call			

**Please Feel Free To Fax to 269 795-4314**  
**Or call us at 866 359-0970, ask for Paul.**

# ***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 3)***

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## **Must Reads Enclosed In This Issue:**

- \*Food Safety Tips.....Pg. 1
- \* Save your waterlogged devices....Pg. 2
- \*Be alert for cancer...Pg. 2
- \*Social Sites for Parents to Watch....Pg 3
- \*August 2010 Referral Winners ....Pg 3
- \*Crossword Fun.....See Insert

***Check Out Our Referral Rewards Pro-  
gram winner for last month on the  
bottom of page 3***