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You can pay your bills online or request a quote for all your insurance needs.

### FUTURE INSURANCE AGENCY IS PROUD TO ANNOUNCE A NEW SERVICE: ESTATE PLANNING

Maury Davis CIC, CEP has recently earned his certification as a Certified Estate Planner (CEP) from the prestigious National Institute of Certified Estate Planners (NICEP).

Maury will be able to educate you in such estate documents as: Revocable Living Trusts, Wills, Life Insurance, Long Term Care, Annuities, Living Wills, Durable Medical Powers of Attorneys, Durable General Powers of Attorneys, and many, many more as well as the **new laws effective January 1, 2013** affecting all Americans in regard to Federal Estate Taxation. This new tax structure is potentially devastating to millions of families in the U.S. who have not prepared an Estate Plan.

Call Maury Davis CIC, CEP today for an appointment: (989) 799-8808 office or (989) 220-6157 cell.

### COOKING UP KITCHEN SAFETY

Each year, thousands of people are treated in hospital emergency rooms as a result of injuries in the kitchen. Most minor injuries are not reported, making kitchen safety an important issue.

Because we spend so much time in the kitchen, we often overlook potential dangers, and our fast-paced lifestyle can compound the problem. We recommend slowing down to help prevent injury. Here are some tips:



#### KEEP YOUR KITCHEN SAFE

- Purchase a fire extinguisher and keep it in an accessible area.
- Use a blunt instrument when prying apart frozen foods. Knives can easily cut you if they slip.
- Look for sharp objects when removing dishes from the sink or dishwasher.
- Set pots on the back of the stove and turn handles in so children cannot reach them.
- Carry plastic garbage bags away from your body. If the bag brushes your body, any glass inside may cut you.
- Avoid mixing kitchen cleaners, as deadly fumes may result.
- Touch and stir food from the microwave before serving it to ensure it is not too hot.
- Read and follow the instructions on all appliances and food products.
- Don't overload circuits by plugging in too many electric appliances.
- Educate your children on basic kitchen safety.



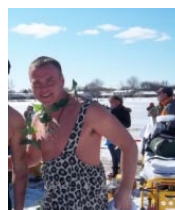
### THE ROAD TO SAVING LIVES

Motor vehicle safety...

Help prevent motor vehicle deaths. Such deaths happen on average once every 12 minutes, and injuries occur every 11 seconds, according to the National Highway Traffic Safety Administration.

You can help protect yourself and those around you by driving safely and properly maintaining your car.

- Wear seat belts at all times.
- Check that your lights and wipers work properly.
- Inspect your tires for wear and proper air pressure.
- Obey speed limits and all other traffic laws.
- Never drink and drive.
- Drive courteously. Yield the right of way whenever there is a question.
- Schedule regular checkups to make sure your car is mechanically sound.
- Use signals when changing lanes or turning.
- Equip your car with basic safety tools – flashlight, first-aid kit and flares or warning lights.
- Drive defensively.



### COMMUNITY CORNER

Dressed in leopard skin and vines Brent Korzecki demonstrated his wild side by jumping into the frigid water of Haithco Park for the 12th annual polar plunge for the Michigan Special Olympics.

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