

5580 State St. Suite 1 Saginaw, MI 48603 (989) 799-8808 FAX: (989) 799-8809 4234 Dixie Highway Saginaw, MI 48601 (989) 777-3252 FAX: (989) 777-3293

Future Focus

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VISIT OUR WEBSITE

Be sure to visit our website at **www.futureins.com**. Learn more about our agency and the many ways we are serving you and our community. You can pay your bills online or request a quote for all your insurance needs.



Lightening strikes at an average current of 30,000 amperes – that's 100 million volts of electrical potential – and is about 50,000 °F. In the US, lightening storms are responsible for more injury, death, and destruction each year than all the hurricanes, tornadoes, and floods combined, particularly in the Northeast.

PERSONAL SAFETY

SEEK SHELTER Lightening currents can branch off to a person from a tree, fence, pole, or other tall object. If you are caught outside, avoid high areas, open water, metal fences, wires, and other horizontal conductors. Do not stand near trees, poles, flagpoles, or other vertical conductors. Put down metal tools and golf clubs. If your hair stands on end, drop to your knees, bend forward, and place your hands on your knees. Do not lie flat on the ground. Protection from rubber-soled shoes is a fallacy.

AVOID appliances, telephones, and water. Currents traveling through a structure can hit a person using anything electric or corded, and any running water, including showers, bathtubs, and pools.

PUT ASIDE personal electronic devices such as cell phones, iPod and Walkman players, beepers, and laptop computers. These can cause serious injury when used outdoors during an electric storm.

ENCOURAGE your electric company to keep trees trimmed around power lines.

NERVE DAMAGE, memory loss, personality change and other problems may result from being struck by lightening. Apply CPR and seek medical aid immediately. Even if consciousness is not lost, anyone stunned by lightening should seek medical help.

USE THE 30-30 RULE!

- -30 Seconds flash to bang time to take shelter!
- -30 Minutes after the last thunder is heard safe to resume activities.

Lightening losses are a covered peril in most property insurance policies. However, replacing damaged devices (less your deductible) will not restore lost information, for example, pictures, music, and other files stored on your computer.

"GIVE 'EM A BRAKE – ROAD CONSTRUCTION SAFETY AND DEFENSIVE DRIVING TIPS

When drivers get behind the wheel, they take responsibility for maintaining control of 2-ton machines that can easily cover a distance of more than 80 feet in one second. Operation of a vehicle must be taken seriously. Unsafe traveling speeds, distracted driving and driver fatigue are three of the biggest culprits of unnecessary vehicle related accidents and fatalities.

SPEED KILLS

The No. 1 cause of injury and death in highway construction zones is speeding traffic. Each year thousands of road construction workers are injured or killed at work due to motor vehicle accidents. When driving through construction:

- -Stay alert and SLOW DOWN!
- -Plan ahead and drive an alternative route when possible.
- -Watch for road signs that indicate reduced speeds, traffic shifts, etc.
- -Increase the distance between the vehicles in front of you.
- -Turn on your headlights. Stay in your lane.
- -Avoid using cell phones, navigation devices, radios or other distractions.

DRIVING STATISTICS

- -1 in 4 fatal work injuries involves a vehicle accident.
- -Driving injuries occur every 18 seconds.
- -More than 2 million disabling injuries are caused by vehicle accidents every year.
- -A car crash fatality occurs every 11 minutes.
- -Seatbelts save over 100,000 lives yearly.

COMMUNITY CORNER

This was the 4th year for Future Insurance volunteering at the Spring Special Olympics. Attending this year's event

was Randy Raymond, Jan Shaffer and Denise Moynahan. Fun was had by both Olympians and Future Volunteers.



PROPERTY & CASUALTY COMPANIES Allied | American Collectors | Auto Owners | American Modern | Cincinnati | C N A | Fremont | Foremost | Hagerty | Harleysville North Pointe | Prime One | Progressive | Safeco | State Auto | The Hartford | Titan | Zurich



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Meet the Future Insurance Team

PROPERTY & CASUALTY PRODUCERS



JOHN ARLT jg.arlt@futureins.com



KERRIE BLACKNEY k.blackney@futureins.com



KIM DAVIS k.davis@futureins.com



CHRIS FECHTER c.fechter@futureins.com



JOHN KUJAWA j.kujawa@futureins.com



ED KENNEDY e.kennedy@futureins.com



RANDY RAYMOND r.raymond@futureins.com



JAN SHAFFER j.shaffer@futureins.com



GEORGE STOLZ g.stolz@futureins.com

HOME AUTO BUSINESS LIFE

LIFE, HEALTH & ANNUITY DEPT.



HARRY PUTNAM hp.putnam@futureins.com



CONNIE PUTNAM c.putnam@futureins.com



MICHAEL PUTNAM m.putnam@futureins.com

ADMINISTRATIVE STAFF



SHARON HOPPER s.hopper@futureins.com



SHAWN RIGG s.rigg@futureins.com

CUSTOMER SERVICE REPRESENTATIVES



BETTY BLONIARCZYK b.bloniarczyk@futureins.com



BRITTANI DWYER b.dwyer@futureins.com



NICOLE ERICKSON n.erickson@futureins.com



ONIE JONES o.jones@futureins.com



PATTI KRZYZANIAK p.krzyzaniak@futureins.com



DENISE MOYNAHAN d.moynahan@futureins.com



LINDA NEWTON I.newton@futureins.com



ELISABETH PAGEL e.pagel@futureins.com



BETH ROHDE b.rohde@futureins.com

You Create Your Future We Insure It