



Property & Casualty Companies

- Allied
- American Collectors
- Auto Owners
- American Modern
- Cincinnati
- CNA
- Fremont
- Foremost
- Hagerty
- Harleysville
- North Pointe
- Prime One
- Progressive
- Safeco
- State Auto
- The Hartford
- Titan
- Zurich

Life, Health & Annuity Companies

- Aflac
- Allianz
- American General
- Assurant Health
- Auto Owners
- Banner Life
- Blue Cross Blue Shield
- Cincinnati
- Genworth
- Golden Rule
- Harleysville
- Health Plus
- Illinois Mutual
- Lincoln Financial
- United of Omaha
- North American
- Protective
- Prudential
- Settlers Life
- West Coast Life

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# Future Focus

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## Future Insurance Agency, Inc.

July/August 2011

### DRYER OVERHEATING – TAKE IT SERIOUSLY!

Dryer lint combustion claims thousands of homes each year to devastating fire causing widespread damage, loss, injury, and death. Prevention couldn't be easier. **Just think air flow.**



**Every Use** – Air flow is the key in maintaining good air flow and preventing overheating.

- ✓ Make it a habit to clean the lint screen and compartment and brush off any remaining lint every time you use your dryer.
- ✓ If you use fabric softener or any product to reduce static electricity, wash the screen in warm soapy water to eliminate file buildup that restricts air flow.
- ✓ Inspect the screen for even lint distribution and tears, and replace immediately to prevent overheating or lint passing into the duct and restricting air flow.
- ✓ Do not open the lint panel while the tumbler is in operation.

**Quarterly** – Inspect the duct, dampers, and access covers. Clean all removable parts and make sure they operate freely. Vacuum the duct. On the unit itself, wipe down the blower, drive motor, and thermostat. Check the belt tension and condition, and replace if worn or cracked.

**Other Precautions** – Beware of vapors that could ignite when heated. Do not dry items that have been cleaned in, washed in, soaked in, or spotted with gasoline, dry cleaning solvents, vegetable or cooking oil, machine oil, or anything containing wax or chemicals such as mop heads and cleaning cloths, or any flammable or explosive substances.

Do not operate your dryer if it is smoking, grinding, or has missing or broken parts. Disconnect electrical power or close the gas shut-off valve as applicable before servicing. Never bypass any safety devices.

### WATER SAFETY

On warm summer days everyone wants to be in or around the water.

**Swim Smart.**

“Buddy Up!” Always swim with a partner – every time – Learn CPR and rescue techniques.

**Know your limits.**

Swim in safe areas only.

**Be careful about diving.**

Watch the sun.

**Drink plenty of fluids – particularly water.**

### BOATING SAFETY TIPS

Michigan's Great Lakes, rivers and 11,000 inland lakes invite you to cast off those landlocked obligations and have some boating fun.

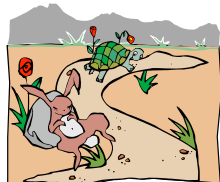
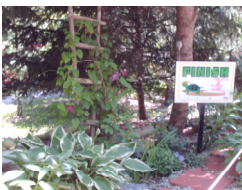
Whether you own a boat or boat with friends and family you can find the perfect activity for you. You can fish Michigan's lakes, rivers and streams; go cruising on the big waters of our Great Lakes, or ski across the glassy waters of quiet inland lakes.

#### Quick Tips

- Always wear a life jacket.
- Avoid alcohol.
- Enroll in a boater education class.
- Don't overload your boat.
- Operate at a safe speed.
- Children younger than 13 **must wear** a Coast Guard approved life jacket while underway.
- Always have a passenger serve as a lookout in addition to the operator.
- Watch out for low water areas or submerged objects.



## Community Corner



### Saginaw Children's Zoo Garden – “Tortoise and the Hare”

Future Insurance has once again adopted a garden at the Saginaw Children's Zoo. It has been fun picking out just the right plants for our area, with the help of our “Master Gardener” Linda Newton, it is looking really nice. Kim, Kerrie and Onie, our faithful caregivers, keep the garden watered and looking fresh. If you have a chance this summer, visit the zoo and check out Future's garden. It's a great place to take the kids or grandkids.

### Important to know...

The probability of being killed in a boating accident **doubles** when alcohol is involved. Boating while intoxicated (BWI) is strictly enforced and carries penalties similar to driving while intoxicated penalties, including possible Driver's License suspension.

**Contact your Future Insurance Agent for a quote on your boat or other recreational vehicles. (989) 799-8808**