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September is Life Insurance Awareness Month

With so many crises in the news these days, one of the most important is overlooked: 68 million adult Americans have no life insurance, and those who do typically have far less coverage than most experts suggest to ensure a secure financial future for their families.

Life insurance ownership has been declining for decades, and the impact on families when a loved one dies can be severe. Family members often must resort to difficult measures such as working additional jobs, borrowing money, putting a

child's education on hold, or even selling their home or declaring bankruptcy.

To help reduce the vulnerability of so many American families, the life insurance industry has created a month-long public awareness campaign aimed at encouraging the public to take stock of their life insurance needs. Life Insurance Awareness Month (LIAM) is an industry-wide effort coordinated by the non-profit LIFE Foundation. Each year, LIFE is joined in this educational initiative by more than 100 of the nation's leading

insurance companies and other industry groups. All share the same objective: to end the unnecessary financial suffering that so often occurs when a loved one dies.

If you don't have life insurance or would like to review your existing coverage, Bowers Insurance is happy to provide information on this important topic. We encourage you to contact us and secure the coverage needed to safeguard your family's financial future.

New Faces at Bowers:

Gregory Heiston Hired as a Coordinator for Risk Management

Gregory Heiston, a 20-year veteran of the Maryland State Police, joined Bowers Insurance in April of 2008. Greg will be the Coordinator for Risk Management for commercial lines policyholders.

During his career as a patrol trooper, Greg patrolled Carroll, Frederick, Montgomery, and Washington Counties. He was also a member of the Tactical Response Team, where he was on call to respond to emergencies and special assignments throughout the state of Maryland. He was assigned to several different divisions

during his tenure which included the Commercial Vehicle Enforcement Division, the Automotive Safety Division, and the Criminal Investigation Division.

Greg's experience is a major asset to Bowers commercial line customers. He has seen just about everything that can happen, and this gives him a unique perspective on risk management. His expertise will benefit businesses seeking to mitigate risk and better prepare for the unexpected. We are excited to have Greg join the Bowers team with all he has to offer!

Bowers Insurance is licensed by the states of Maryland, Pennsylvania, West Virginia and Virginia to market property/casualty, life and health insurance products and is committed to providing clients with accurate, expedient and sound financial services. For more information, contact Bowers at 301-791-7910, toll free at 800-453-2105, or on the web at www.bowersinsurance.com.

Protecting Your Collectibles

Many of us collected something as a child. Whether it was stamps, soda cans, dolls or baseball cards, those collections were valuable! As an adult, we continue to collect, but the big difference is those collections tend to be worth much more. Chances are, most of us who have valuable collections don't think of insuring the collectibles, and this can result in a coverage gap in the event of fire, theft, or other loss.

Many people have more than one valuable collection, and it's possible you might not even think of yourself as a "collector" of these items (audio CDs, for example). But if you have a large number of any one item of value, then it can be considered a collection and should be protected.



To help protect your collections, spend a few minutes making some notes about what you have. Include the estimated quantity and estimated value and any other important notes. Collectible items may include...

- record albums & CDs
- visual art (e.g. paintings or drawings)
- books & comic books
- coins & currency
- jewelry
- model trains
- DVDs and videotapes
- musical instruments
- photo and video equipment
- sports equipment (e.g. fishing rods or guns)
- stamps
- statuary & pottery
- toys
- vehicles

By identifying these items for us, we can better help ensure that your collectibles are covered!

BUSINESS:

Getting & Keeping Good Employees

Whether you are a grocery store or a multi-million dollar financial institution, you are worth nothing without your best employees.



But how do you go about getting those golden employees that show up every day to offer good service, quality work product and unequalled loyalty? It is actually a very simple concept—be an example of the kind of employee you want. Employees are looking for responsible, stable work environments and expect to reap not only fair compensation for their hard work, but a sense of accomplishment and the occasional unsolicited compliment.

Retaining good employees isn't much more complex than getting them, if you look at it in a clear, concise way. Good employees work for more than a paycheck, and consider whatever they do their career. And in doing so, make the most of it—whether it is bagging a customer's groceries or handling a million-dollar real estate transaction. Respect them for that. Employees want to know the time they invest in their work is meaningful.

Keep open lines of communications with ALL employees; there should never be surprises in business relationships. There are too many ways to communicate today to have a viable excuse not to let employees know what is going on within your company.

Deal with problems directly, as soon as they happen. Festered issues promote resentment and hostility. Chances are if there is something keeping you up, it is keeping your employees up as well.

Improved hiring and retention strategies will reduce overall cost and improve employee morale. Being a great place to work will increase your organization's momentum and energy level—and generate a positive image in the community by having happy employees to spread the word.

Is Your Teen Driving Safely?

Motor vehicle crashes are the leading cause of teen fatalities in the U.S., accounting for 36% of deaths in this age group in 2006 and even higher numbers in more recent years. Teens between the ages of 16-19 are four times as likely to be involved in a car crash than any other age group.

But your teen can be considerably safer if you talk with them about the numbers above, as well as let them know about the most common contributing causes to teenage driving accidents:

- talking on the cellphone while driving
- text messaging while driving
- changing the radio station or ejecting/inserting CDs in a CD player while driving

- being distracted by other teens in the vehicle
- looking at self in the mirror and/or putting on makeup while driving
- wearing earbuds or headphones to listen to an iPod or MP3 player while driving
- playing the car stereo too loud

Many states have enacted laws which prevent teen drivers from driving with one or more other teens in the car. Obviously there are many other causes of accidents, but the factors above represent a disproportionate number of accidents. Talking with your teen and laying out the facts will make a difference!



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Liability for Home Businesses

According to the Federal government's Small Business Administration, 53% of all small businesses operate from a private home. If you run a business from your home, you might not have considered your potential exposure to liability as a business owner. Even if your business primarily involves only you, there is always the chance someone could stop by your home office for a delivery, meeting, or other purpose. All it takes is one falling object or one slip on the floor to injure someone...and put your business at risk.

The simplest way to address this liability exposure is through an Incidental Business Endorsement. The endorsement is added to your existing home insurance policy

for an additional \$20-60 annual premium, depending on the type of business. Incidental Business Endorsements cover 50 different classes of business, mostly small offices and service providers.

For the more sophisticated home business (for example, one with expensive equipment or employees) commercial coverage is available for 150 additional types of occupations. Keep in mind though that neither type of policy covers professional liability, commonly referred to as malpractice. Incidental Business Endorsements are a cost-effective way to take care of your business!

PERSONAL:

THE SMART COOKIE: BICYCLE SAFETY

In this new column, we'll offer useful tips on issues related to insurance, safety, and risk management...as well as a cookie recipe! Look for more in future newsletters.

Wear a Helmet!

Did you know that every year, about 300,000 kids go to the emergency room because of bicycle accidents? Sadly, many of these kids die from head injuries. That's why the single most important safety tip for your kids is to make them wear a helmet. In fact, helmets are so important that the U.S. government has created safety standards for them. Always be sure you and your kids have helmets with a CPSC sticker—this means the helmet was approved by the Consumer Product Safety Commission (similar to DOT/Snell approval for motorcycle helmets).

Here are three other important ways to avoid a trip to the emergency room:

- **ALWAYS BE AWARE OF YOUR SURROUNDINGS.** Think of yourself as having "rider radar," constantly scanning ahead, behind, and to your sides to spot any possible hazard before it's too late.
- **NEVER ASSUME ANYTHING.** Though it might seem overly cautious, don't assume that other vehicles or bikers will always follow traffic rules or always be paying attention. If you assume they won't, you'll always be ready if something happens.
- **BE PREDICTABLE.** Don't do anything suddenly that other vehicle drivers or bikers don't expect you to do (for example, swerving across lane of traffic, or suddenly riding up onto a sidewalk). Traffic follows predictable patterns, and you'll be safer if you stick with those patterns.

CRANBERRY ORANGE COOKIES

- ½ cup sugar
- ½ cup packed brown sugar
- ¼ cup butter, softened
- 1 egg
- 3 ½ tablespoons orange juice
- 1 ½ cups flour
- ½ teaspoon baking powder
- ¼ teaspoon baking soda
- ¼ teaspoon salt
- 1 cup dried cranberries

Preheat oven to 375 degrees. Cream together sugars and the butter. Add the egg and orange juice. Combine the flour, baking powder, baking soda and salt and gradually add to the creamed mixture. Stir in the dried cranberries. Drop by spoonfuls onto the greased cookie sheet. Bake for 10-12 minutes. *Cool and enjoy!*

ANNUAL POLICY REVIEWS

At Bowers Insurance, we continually look for ways to build stronger relationships with you. Our annual review program benefits customers by providing us a chance to review your policy and ensure it is performing properly. Circumstances change often and our goal is to keep your policy as effective as possible. This is an informational review with no selling.

The review schedule is based on the first letter of your last name:

A,B	January
C,D	February
E,F	March
G,H	April
I,J	May
K,L	June
M,N	July
O,P	August
Q,R	September
S,T	October
U,V,W	November
X,Y,Z	December

Of course, if you want a review outside of this schedule, you can contact the office and schedule an appointment.

For more on our services please visit the Contact Us page on our website and fill out our online form.

WWW.BOWERSINSURANCE.COM

OUR OFFICE HOURS ARE:

Monday - Thursday
8am to 5pm

Friday
8am to 4pm

CALL

301-791-7910 (or)
800-453-2105

FAX

1-866-202-3756

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The Risk Management Education Series: Upcoming Seminars

AUGUST 14: WORKPLACE WELLNESS

On August 14, Bowers Insurance will hold a free seminar on Workplace Wellness. The seminar is part of the Risk Management Education series sponsored by Bowers. Presenting will be Cathy Saporito, CIC, Director of Business Development for Wellness Coaches USA, a leading provider of workplace wellness coaching. Ms. Saporito will present an overview of a unique and powerful wellness coaching program.

This seminar will be a valuable opportunity to learn how to improve your employees' lifestyle behaviors, health, and quality of life through wellness programs. Improving health in the workplace helps reduce Worker's Compensation costs and healthcare costs. Healthy employees are also safer employees who are at work more often and happy to be there.

OCTOBER 16: EMPLOYER RESPONSIBILITY

On October 16, Bowers Insurance will hold another free seminar on Employer



Responsibility. Presenting will be Donald Walsh, from Offit & Kurman Attorneys at Law. Mr. Walsh will discuss how hiring practices can have an impact on your business.

Both seminars will be held at the *Beaver Creek Country Club*, 9535 Maplesville Road, Hagerstown. A continental breakfast will be served, and seating is limited. To make a required reservation, call 301-791-7910, ext. 107.

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