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## Spring is the Time to Get Active!

As the days get longer and temperatures climb, Spring is a great time to improve your health and wellness—and there is no better way to do it than to get active. A sobering fact about our lives is that nearly half of all deaths in the United States are due to preventable behaviors. Among those behaviors, inactivity is one of the leading causes of premature death (the other being tobacco use).

The media is saturated with advertising that focuses on improving our diets. While there is no question that eating well is important to overall health and fitness, the benefits of exercise are significantly broader. Our bodies have not fundamentally changed in thousands

of years, but our lifestyles have. Many of us spend much of our days sitting—at a computer, in front of the television, behind a desk, or in a truck—and there is almost nothing worse for us! The human body is built for physical activity, and our bodies thrive when we move.

Exercise does much more than strengthen our hearts and muscles. Studies have shown it can improve our mood and outlook on life. If you're ever down about anything, you're almost guaranteed to feel better after a brisk walk. Other studies have shown that regular exercise reduces cognitive decline as we get older. One study in particular showed that older men who

are inactive experienced more than twice the cognitive decline of men who exercised regularly.

A common problem when starting to exercise more is overdoing it. People often go too hard at first, then become discouraged (or even sustain injuries) which lessens their motivation. The old saying "no pain, no gain" is misleading. A long walk at a pleasant, comfortable pace can benefit your health—especially if you do it every day. Be realistic, and set goals that you know you can accomplish, then gradually increase your duration and/or intensity. Your body and your mind will thank you for it!

### New Faces at Bowers:

## Dawn Stein: Personal Lines Account Manager

Dawn Stein, a resident of Hagerstown, Maryland, joined Bowers Insurance in September of 2008 as a Personal Lines Account Manager. She has 5 years of experience in the insurance industry. Dawn is currently pursuing her life/health insurance license.

Dawn has been involved in the Girl Scouts as a leader for the last nine years. She is an Adult Leader Facilitator for the

Shawnee Council, as well as treasurer for the Washington County Program of the Shawnee Council.

Dawn handles our customers whose last names start with the letters A through L. She very much enjoys meeting and helping customers and can be reached at Bowers Insurance by phone at 301-791-7910, ext. 102, or by email at [dawn@bowersinsurance.com](mailto:dawn@bowersinsurance.com).



## Spring Home Maintenance Tips

Winter is a long, dark, and often wet season. Over the days and nights, many small but insistent elements can slowly eat away at your home and result in compromised safety and possibly big expenses down the road. Temperature extremes, humidity, water, ice, dust, soil, critters and insects can all cause headaches and hazards.

Most of us tend to “hibernate” during winter and leave our homes alone until the days are sunny and warm. Well those days are here, and it’s a great time to begin working through some important preventative maintenance items on your home that can save you from future trouble.

**Check your deck for weaknesses** - If you have a deck, look for water stains, mold, moss, warped boards, loose nails, or any other signs of weakness.

Left alone, small problems like these can significantly impact the structural integrity of your deck, even leading to potential collapse. Pressure washing and staining your deck are excellent preventative measures.

**Clean your air conditioner** - If you have a window air conditioner, disconnect the power and carefully clean the exterior of leaves and other debris. You can use a blower, garden hose, brush, or vacuum.

**Examine your foundation** - Look for any cracks or fissures that are new or have enlarged from an earlier check. If they are stable, you can fill the cracks with epoxy; otherwise contact a structural engineer.

**Clean the gutters** - Beyond cleaning out the leaves and debris, check all fasteners and joints for corrosion or



separation. Flush out your downspouts and unclog any leader pipes, which should extend at least five feet away from your foundation.

**Spot any weakened trees or branches** - If there are any trees near or over your home, take a good look for any rotten or broken trunks or branches that could damage your home. Call an arborist if necessary.

**Get rid of the clutter** - Clean up, organize, or get rid of clutter in your basement, attic, and garage.

**Clean your chimney(s)** - Call a professional chimney sweep to examine and clean your chimney(s) of soot and creosote buildup.

## BUSINESS

### Book Recommendation Why We Drive the Way We Do

Driving is one of the most common activities we all do, and it’s also one of the most dangerous. We spend a large part of our lives behind the wheel, and each of us has countless experiences and stories to share as a result. But rarely do we step back and look at our driving from a psychological and scientific perspective.

If you’ve ever wondered why some things happen on the road, and why some drivers do what they do, a fascinating book by Tom Vanderbilt answers these questions and many more. The book is called *Why We Drive the Way We Do* (and What It Says About Us) - and is available at local bookstores and online at Amazon.com.

Vanderbilt looks at the psychology of driving and exposes many of the false



impressions drivers have while operating their vehicles. He begins with a summary of how driving is one of the most demanding things we do: “Researchers have estimated there are anywhere from 1500 to 2500 discrete skills and activities we undertake while driving,” Vanderbilt says. “Even the simplest thing...is a decision-making process consuming what is called ‘cognitive workload.’ We’re operating heavy machinery at speeds beyond our long evolutionary history, absorbing (and discarding) huge amounts of information, and having to make snap decisions—often based on limited situational awareness, guesses about what others are going to do, or a hazy knowledge of the actual traffic law.”

Vanderbilt goes on to point out that it took years of research to develop independently-functioning robots that can drive—and they are only at the level of a beginning driver who you’d never want to let loose on the roads!

The book is full of research that is presented in a relatively simple, easy-to-understand way. After reading it, you’ll never look at driving the same way again. More importantly, you will likely become a better driver, because you’ll have a far greater understanding of what is going on around you!

# Lost Your Health Insurance?

## Here are some options.

In these tough economic times, many people have lost jobs—and their health insurance as well. If you or someone you know has lost their health insurance, don't lose hope! There are several options available, summarized briefly below.

**COBRA** -The Consolidated Omnibus Budget Reconciliation Act, known simply as COBRA, is a federal law that ensures employees whose jobs are involuntarily terminated are able to keep their health benefits for up to 18 months. This used to be an expensive option, but the new stimulus package President Obama signed into law offers some relief. If you earned less than \$125,000, you only have to pay 35% of the premium—the government pays the rest.

**Maryland Continuation Coverage** - Maryland also has laws requiring insurers, nonprofit health service plans, and health maintenance organizations (HMO's) to offer continuation coverage to individuals who lose group membership through three events: involuntary termination of employment, death, or divorce.

**Spouse or Parent** - You may be able to obtain coverage through your spouse if you are married, or a parent if you are a dependent. Eligibility depends upon why you were terminated, whether your spouse or parent is eligible for coverage under his/her employer's plan, and whether Maryland's Continuation Coverage Law or the federal COBRA law (see above) applies. There are also strict time deadlines—some may be as short as thirty days - for enrolling. Your spouse or parent should check with his/her employer to find out if you and your family are eligible, what time deadlines apply and how to enroll.



**Purchase Your Own Plan** - You can purchase an individual health insurance policy, but consider your needs and budget carefully before applying for a policy. Policies offer different deductibles, coinsurance, copayments and out-of-pocket maximums for different monthly premiums. A list of carriers offering individual policies is available on the Maryland Insurance Administration's (MIA's) website, [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us) or by calling the MIA at 800-492-6116.

When you apply for individual health insurance, you will be asked questions about your health. Be sure to answer all the questions on the application and to answer these truthfully. If the insurer finds out later that you had a medical condition that you did not tell them about on the application, they can rescind your policy and take back the money they have paid on your behalf, leaving you with unpaid claims.

If you live in Maryland and a health insurer denies you or a family member coverage because of a health condition, you or your family member can enroll in the **Maryland Health Insurance Plan (MHIP)**. For more information about MHIP, visit MHIP's website, [www.marylandhealthinsuranceplan.net](http://www.marylandhealthinsuranceplan.net) or call 888-444-9016. For more information on what you should consider when purchasing an individual policy, refer to **A Consumer Guide to Health Insurance**, available online at [www.mdinsurance.state.md.us/sa/documents/CGHealth-10-08-web.pdf](http://www.mdinsurance.state.md.us/sa/documents/CGHealth-10-08-web.pdf).

## THE SMART COOKIE: LIENHOLDER CHANGES

*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.*

Life changes happen to everyone, and it's often easy to forget about notifying us when a change happens. But it's very important to let us know now when changes occur, because if you don't, it may result in coverage problems later.

Some of the changes that require notification include...

- BIRTHS IN THE FAMILY
- DEATHS IN THE FAMILY
- VEHICLE LIENHOLDER CHANGES
- MORTGAGE COMPANY CHANGES
- HOME ADDITIONS

All of these changes can impact your coverage, so be sure to notify us when a change occurs. If you aren't sure about whether you should notify us about a certain change, better safe than sorry! Just give us a call at 301-791-7910 and we'll be glad to clarify it for you.

## WHOLE GRAIN OAT CEREAL PEANUT BUTTER BARS

*This recipe came from the dining hall where one of our employee's daughter went to college—enjoy!*

- 1 cup corn syrup
- 1 cup sugar
- 1 cup peanut butter
- ½ teaspoon vanilla
- 3½ cups whole-grain oat cereal (such as Cheerios)
- ¼ cup chocolate chips

Combine sugar and corn syrup; heat to dissolve sugar, stirring constantly. Add peanut butter and vanilla once sugar is dissolved. Mix in whole grain oat cereal. Press into a greased sheet pan. Sprinkle chocolate chips on top while mixture is still warm. Cool and cut into bars.



## 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](http://WWW.BOWERSINSURANCE.COM)

### OUR OFFICE HOURS ARE:

Monday - Thursday  
8am to 5pm

Friday  
8am to 4pm

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

**FAX**  
1-866-202-3756

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## The Risk Management Education Series

The Risk Management Education Series consists of seminars sponsored by Bowers Insurance throughout the year. Each seminar focuses on a specific topic and features a guest speaker who is an expert on that topic. The seminars are free, and are a valuable opportunity to learn about issues that affect your business, or just to brush up on some details you might not be familiar with.

Our last seminar was on February 19, and focused on Occupational Safety and Health. We received very positive and enthusiastic feedback from all who attended! Upcoming seminars in 2009 include the following:

“ I learned some important points—thanks for putting this on! ”

-Greg S.

“ Very informative and beneficial for our business! ”

-Randy H.

“ Very beneficial. Every business needs to have this information refreshed. ”

-John B.

“ A lot of excellent information! ”

-Tom W.



## UPCOMING SEMINARS

**May 14, 2009:** Employer Responsibility, Part 2 (Back by popular demand!)  
**Guest Speaker:** Donald J. Walsh, from Offut | Kurman, Attorneys at Law

**September 17, 2009:** Workers Compensation  
**Guest Speaker:** The Honorable Kenneth G. Macleay, Maryland Workers Compensation Commissioner

**November 14, 2009:** Fleet Safety  
**Guest Speaker:** John Cheruka

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. Or visit our website at [www.bowersinsurance.com](http://www.bowersinsurance.com) for additional seminar information and registration.

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PROTECTING THE FUTURE

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Jeff Bowers and Lorin Greber are registered representatives of and offer securities, investments advisory and financial planning services through MML Investors Services, Inc. Member SIPC. Supervisory Office: 6500 Rock Spring Drive, Suite 400, Bethesda, MD 20817 – (301) 581-7200.

### The Bowers Advisory Group, LLC: Financial Advice for Your Lifetime

Bowers Insurance has been providing individual and business customers with customized financial planning advice for quite a while. Now, in a move to better serve our clients and comply with industry regulatory requirements, our financial, estate, and business planning services will be offered under the **Bowers Advisory Group, LLC**, a subsidiary of Donald C. Bowers Insurance, Inc.

We continue to offer the same customized services as before, but the Bowers Advisory Group will be distinct from Bowers Insurance, which continues to provide our wide range of insurance products. The Bowers Advisory Group will be led by Jeff Bowers, C.F.P., Lorin Greber, C.F.P., and Kristi Shank, Paraplanner.

**The Bowers Advisory Group is a sister company to Bowers Insurance.**



### Financial Planning Includes More Than Your Investments

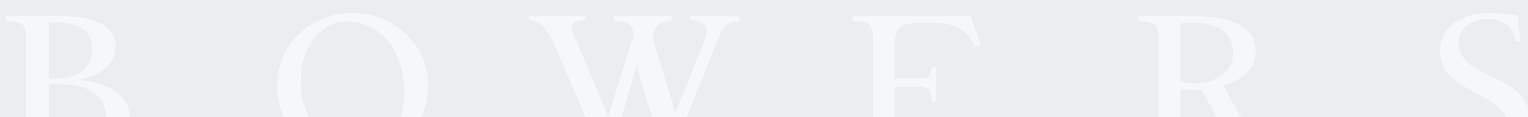
Financial planning is much more than investment management; it involves the careful crafting of a comprehensive plan based on your financial objectives, risk tolerances, age, assets, and so forth. It is a set of clearly defined recommendations and strategies based on our detailed analysis. The role of a competent planner is to provide well-articulated analyses that allow you to make informed choices and to continually update the plan as circumstances change.

This consultative approach provides advice on budgeting and borrowing and managing taxes. The plan may help overcome the problems of lack of understanding, fear of making a bad decision and procrastination that may be barriers to getting started.

There are hosts of people that call themselves financial planners. but not all have studied for and passed the Certified Financial Planner exam.

The title of **CERTIFIED FINANCIAL PLANNER™ Practitioner** (or CFP®) is awarded to individuals who have completed a rigorous course of study, passed a cumulative, 10-hour exam and are bound to the Board’s experience, educational and ethical standards. A **CERTIFIED FINANCIAL PLANNER™** certificant is also charged with keeping current in the industry by taking continuing education courses.

For the Bowers Advisory Group, Jeff Bowers and Lorin Greber have both earned the CFP®. They are both experienced professionals who strive to work for your best interests.





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## Questions to Ask Your Financial Advisor

For the first time locally, Bowers Advisory Group offers you access to information from a renowned professional: **Ed Slott**. Slott is a nationally-acclaimed IRA distribution expert and created the public television special [Stay Rich Forever & Ever](#) with Ed Slott. He is also author of [Your Complete Retirement Planning Road Map](#) and several other books.

“We recently completed an intense IRA distribution training course with Ed Slott,” says Jeff Bowers. “His knowledge of tax law, estate planning, and IRA complexities is invaluable help, and we’re now able to pass this information to our customers.” We offer an “IRA Checkup” that includes a 32-point checklist developed by Slott that helps you avoid costly mistakes and helps preserve as much of your IRA as possible. In addition, here are some questions to ask your financial advisor:

1. Do you have experience in IRA distribution planning?
2. What books have you read on the topic? (Look at the books—if they crack when you open them, it may be the first time that book has been opened!)
3. What professional training do you take in IRA distribution planning? What courses or programs have you taken? Can you show me the last course manual you received?
4. How do you stay current on key IRA tax rules? What services or resources do you rely on to stay up-to-date?
5. How do you determine the best option for my lump sum distribution? What are my choices?
6. How would you keep track of my IRA beneficiary form? When should I update my beneficiary form? What are the key events that would trigger a need for a review?
7. Can you show me the IRS life expectancy tables?
8. Do you know what will happen to my IRA after I die?
9. Who do you turn to when you have questions on IRA distribution planning?

## Jeff Bowers and Lorin Greber of Bowers Advisory Group Affiliate with Massachusetts Mutual Life Insurance Company (MassMutual) to Offer Business and Estate Planning

Amidst the myriad tasks confronting you every day, it’s worth asking yourself some long-term questions about your business legacy: What is the plan for your business when you retire? And will your business continue successfully if you or a partner become disabled...or worse?

Bowers Advisory Group strives to help you answer these and many other questions. We have embarked on a venture to offer business and estate planning services. Our experience and the access we have to resources from MassMutual can be valuable assets to business owners in the region.

One way to protect your business, for example, is through “Key Person” insurance: you purchase a life insurance policy to cover the life of a critical member of your team and name your business as the beneficiary. If that person dies, the proceeds from the policy help you keep going until you can find someone to fill the position. You might also want to consider a Buy-Sell Agreement, which helps ensure the continuity of your business by requiring a deceased owner’s interest to be bought at a fixed price.

Your long-term success relies on good people, and employees are motivated by more than their salary. They look hard at the benefits package you offer—particularly its potential to protect their families and their retirement. You may attract and retain better employees by offering such benefits as Nonqualified Deferred Compensation plans, Split Dollar plans, and Executive Bonus plans. Bowers offers these and many other business products.

*Note: Neither MassMutual nor any of its employees or agents are authorized to give legal or tax advice. Consult your own personal attorney legal or tax counsel for advice on specific legal and tax matters.*

