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November is **Great American Smokeout Month!**

As the looming number of adult smokers in the U.S. reaches 43 million, anti-smoking campaigns and government initiatives are more public than ever before. Amongst their efforts to bring awareness, tools and strategies to smokers and non-smokers alike, the American Cancer Society gears up for the 29th annual Great American Smokeout. Held on the third Thursday of November, The Great American Smokeout prompts smokers to beat the habit for 24 hours.

The Smokeout not only pushes smokers to quit for a day, but challenges them to quit for good. In communities across America, local volunteers raise awareness to support quitters with publicized events and initiatives pressing for laws controlling tobacco. Volunteers and quit-smoking campaigns use The Smokeout to bring attention to support and useful tools available for smokers; nicotine replacement products, counseling and support groups and hotlines, to name a few.

The concept of The Great American Smokeout spurred from a 1974 event in Minnesota; Lynn R. Smith, the editor of a small-town newspaper enacted the state's first Don't Smoke Day. The event led to California's division of the American Cancer Society successfully urging nearly 1 million smokers to quit for an entire day. That day in 1976 marked the first Smokeout and was followed in 1977 by the American Cancer Society's first official Great American Smokeout.

This designated smoke-free day has been beneficial in drawing attention to diseases and deaths brought on by smoking. As knowledge of the harmful effects of smoking has increased tremendously through the years, government-lead controls have been passed, promoting smoke-free public places, tobacco sales taxes, and limitations on tobacco promotions and advertising.

With 43 million adult Americans still fighting the addiction, smoking remains a leading cause of lung cancer and heart disease and accounts for 1 in 5 of all causes of death. The American Cancer Society continues to offer aid and readily works to educate smokers and non-smokers on how to help themselves, and loved ones, quit. For more information about The Great American Smokeout and the American Cancer Society, visit their Web site at www.cancer.org.

Community health organizations and health departments nationwide often host community events focusing on smoking awareness and initiatives to promote quitting. Free classes are also offered to assist those on the path to quitting. Locally, the Washington County Health Department offers an 8-session "Stop Smoking for Life" class available to eligible Washington County residents. For more information, contact the Health Department at 240-420-1796.

Faces at **Bowers:** **Carol Turner:** Receptionist



Bowers Insurance customers are greeted by receptionist, Carol Turner, whose position is one that cannot be taken lightly. Carol's role not only includes answering a multi-line phone, but

distributing mail, assisting in the company's efforts of going to a paperless office, building

and mailing campaigns and daily assistance for all members within the agency. Of course her main priority is the customer, whether on the phone or face-to-face.

Carol has been with Bowers since June 2006, starting part-time before going full-time in February of 2007. A resident of Smithsburg, Carol says working for the insurance company is enjoyable; "From the family-oriented atmosphere to the interaction with customers."

She has recently received her Master's certificate in the Bill Good Marketing Program as a computer operator for Bowers Advisory Group, LLC and is currently continuing her education to obtain a PhD certificate. In her spare time, Carol enjoys spending time with her two daughters, granddaughter, and extended family members and serves within her church.

Winter Driving Tips

As temperatures are dropping and the days are getting shorter, winter quickly approaches. The coming months offer Mom's cookies and mistletoe, "Jingle Bells" and "Dashing Through the Snow" - and hazardous driving conditions. During winter storms, the leading cause of death is transportation accidents. Being proactive with your vehicle and emergency protocol can make the difference!

Install good tires - Remember, all tires need the recommended amount of tread in order to function properly. Make sure air levels are at the pressure level recommended by the vehicle manufacturer (You can usually find this information printed in the manual). Some jurisdictions even require vehicles to be equipped with chains and/or snow tires.

Windshield scrapers and brushes should be on-hand to aid in snow and ice removal.

Holiday travel should be planned carefully. Keep an eye on the weather report in the week leading up to your trip. Try to aim for daylight driving.

Dress warm from head to toe. Wear layers and always have a coat.

Tune in - Your local radio stations typically will have the most accurate weather conditions for your geographic area, tune in frequently.

Have food and water on hand - Keep "munchies" and a few bottles of water in your trunk or glove box along with a blanket and up-to-date phonebook.



Maintain a half tank of gas and a safe antifreeze level.

Slow down and keep a safe distance between you and other drivers.

Watch for bad weather - If the weather is getting progressively worse but you still need to leave home, use public transportation if possible.

BUSINESS

I-9 Form Required and Relevant

Upon landing a new job, employees are handed a number of forms they are required to fill out; forms requesting personal information, date of birth, family details, etc. Among these is the I-9 Form. In most instances, it is quickly filled out and forgotten about by not only the employee, but also the employer.

Form I-9, Employment Eligibility Verification is used as documentation that an individual is authorized to receive employment in the United States. The form is to be completed upon hire and can be received no more than three days after hire. In order to complete the I-9 Form process, employees must provide proof of citizenship by providing two types of government-issued identification. Among the most common forms of documentation are a valid driver's license, birth certificate and/or social security card; other forms of documentation are a valid Passport, Permanent Resident

Card, Voter's registration card, and military form or draft card. A complete list can be found on the back of the I-9 form.

For business owners and employers, I-9 compliance is more important now than ever before! The government has been adamant in cracking down on illegal aliens employed on U.S. soil. Moreover, the businesses and companies employing these individuals are also at risk.

The Immigration and Customs Enforcement (ICE) is not taking lightly their duty to seek out and do away with illegal employment. In numerous ICE raids on businesses in the U.S. over the past few years, hiring employers are getting probation, fines, and even jail time for the employment of illegal citizens.

Employers are required to certify that they have carefully examined all documentation of all employees' citizenship and legality to work in the country. Some organizations are going as far as to require employees to provide their Social Security numbers to enter into a federal database, confirming each employee's authorization.

As an employer, it is important to keep your company at a low risk of ICE investigation. Following these simple rules will help you stay on top:

- Conduct internal audits regularly
- Review all I-9 Forms for missing information and to verify expiration dates
- Create a system for tracking - and maintaining - employee I-9 forms



Holiday Season: Ideal for Identity Thieves

Identity theft is considered a serious crime and transpires when your personal information - credit card numbers, social security numbers, personal documents - is acquired illegally and used to commit fraud or claim a false identity. With the holiday season marking the busiest time for online shopping and credit card use, it is vitally important to make sure you're shopping safely. Following a few easy steps will determine your threat of identity theft.

Destroy any and all documents containing information you deem personal and confidential. Documents of this type include bank statements, loan statements, credit union information, brokerage and retirement account documentation, credit card statements, compensation papers, Certificates of Deposit (CDs), and Stock certificates/bonds.

Avoid luring links in unsolicited emails and Web sites. Never click unless you're familiar with the site. Anti-spyware programs and firewalls can be effective and offer great security. Don't solely rely on these protections. Be smart!

Keep your Social Security number safe. You'll frequently run into online forms and applications

requesting your Social Security number; read the fine print and make sure you don't have the option to offer another identifier.

Still don't think it's enough? Many insurance providers are offering identity theft protection plans and programs. In most cases, these plans protect your money, credit card, credit history, and your good name. Talk to your insurance provider about the options available to you.

Business owners also need to be aware of the threats identity theft pose to their company and clients. Traditional insurance coverage such as Property and General Liability often doesn't include covering information and network-related risks.

Make sure you choose coverage compliant to your needs. For example, CNA offers a wide range of insurance solutions for technology-based companies. CNA NetProtectSM is a leader in network security, content and liability coverage - all of which are significant to all types of businesses. Coverage is included for both the first and third party as separate parts. For specific coverage for each party or for more information on CNA coverage, ask your insurance provider.

Health Records: Going Paperless

As technology continues to advance our world, so the world of healthcare is being urged to follow closely behind. Hospitals and doctor's offices across the U.S. are slowly making the transition from file folders to computer-based filing. A big push is being made to move all medical health records to digital and electronic filing, hopefully simplifying the way healthcare professionals obtain patient information.

It is said that such technology will better equip the medical care system to accurately treat all patients by having their medical history and health records instantly accessible. For instance, if a patient is out-of-town and needs to be admitted into an urgent care facility or emergency room, the use of electronic files will allow the care providers to instantly find out the medical history of the patient - medical allergies, vaccination records, family history, illness and surgery history, etc. This technology will not only be convenient, but, in extreme cases, may save one's life.

Many individuals are turning to personal health records (PHRs). A personal health record is

usually offered by your health care provider or insurer and is expected to be maintained by the individual. PHRs include a complete and detailed summary of one's medical and health history as well as important medical information such as allergies, conditions, major surgeries, and other detrimental information.

Various insurance providers and Medicare plans are offering PHRs and other electronic health record options. Talk to your doctor and health care provider to see what form of electronic filing is best for you when considering the scope of your medical history. Compiling all hard copies of vaccination histories, physical examination reports, dental records, etc. make your transition to electronic filing a little easier. Try to keep everything in one place and accounted for.



THE SMART COOKIE: VAMPING UP YOUR HOME SECURITY

As many people can say, protecting loved ones and possessions is often of utmost priority. Some homeowners are quick to invest in high-tech burglar alarm systems, securing their home from unwanted visitors and intruders. Home security systems and companies are often at the front-line when protecting your family and property, offering a wide range of security from burglar alarm systems. But what about the other threats a homeowner must be aware of?

It is also critical to consider threats on your home, such as environmental, that are often overlooked and unknown. Water damage often goes unnoticed and untreated until the problem is threatening - damage stemming from flood, water leaks, plumbing/sump pump issues and temperature changes. These damages can lead to destroyed property and cause financial devastation.

The result of these damages is often being forced to pay "out-of-pocket" expenses and deductibles. In an effort to reduce claims caused by water-related damage or other environmental damage, many insurance providers are urging customers to go one step farther in their home security. Environmental sensors can be added to many security systems and work proactively to alert homeowners about high-risk leaks, flooding, mold and resulting health risks.

CINNAMON COOKIES

1 cup sugar
½ cup butter
1 large egg
1 teaspoon vanilla
1½ cups flour
1½ teaspoon cinnamon
1 teaspoon baking powder
¼ teaspoon salt
cinnamon sugar

In a large mixing bowl, cream together sugar and butter. Beat in egg and vanilla. In a separate bowl, combine flour, cinnamon, baking powder and salt. Add wet ingredients to dry ingredients; blend well. Cover and refrigerate for 2 hours or until firm. Preheat oven to 350°. Dough should be firm enough to roll into balls. Shape down into small balls about ¾ inch in diameter. Roll in cinnamon sugar to coat. Set cookies 1-inch apart on a lightly-greased cookie sheet. Bake for 10 minutes or until edges are lightly browned. Cool slightly on cookie sheet, then move to cooling rack.

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

BOWERS INSURANCE

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Hagerstown, MD 21740

Certificates of Insurance Must Read Accurate

The Maryland Insurance Administration has grown aware of the issue that insurance providers and producers face when being requested to provide Certificate of Insurance forms for Property and Casualty policies; forms containing documentation with language that attempts to alter the parameters and coverage of the specific policy.

Certificate of Insurance forms usually stand in lieu of actual policies as proof of insurance; therefore, accuracy and clarity are important when reflecting the coverage being provided. "No person, including a licensed insurer or licensed insurance producer, may issue a Certificate of Insurance that either affirmatively or negatively amends, extends or alters, or otherwise modifies the coverage provided by the underlying insurance policy," states a bulletin from the Maryland Insurance Administration.

If you're in need of a Certificate of Insurance, all requests should be directed to and/or handled by your insurance agency.



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