

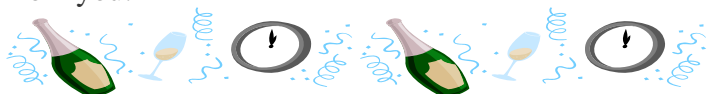


**A Letter from our
Featured Agent for
January 2008
Gert Lowery**

It is a New Year with New Year's Resolutions and New Beginnings! I have enjoyed many new relationships since I began working at Horton-Renn Insurance Agency in 2004. It has been challenging to learn about all the different aspects of each company that we write insurance with, but it has also been very rewarding.

During our lifetime we find ourselves in various economic situations that directly affect the need for Health, Disability, Long Term Care and/or Life Insurance. The loss of income due to injury, illness or death is just as real as damage to your home or automobile. In addition to the coverages above, I am certified to offer Medicare Health Insurance and open enrollment for Medicare Advantage is Jan. through March 31st. You may be faced with the challenge of understanding what Medicare covers and looking at different options when retirement is near.

If you have been wondering about the price of insurance to protect your assets, please call, I look forward to hearing from you.



What is Medicare?

Medicare is the federal government program that gives you health care coverage if you are age 65 or older, or have a disability, and are a US citizen or have been a permanent legal resident for at least 5 continuous years, regardless of your income.

Medicare is divided into a number of parts:

Medicare Part A covers inpatient hospital, skilled nursing facility, home health care and hospice care.

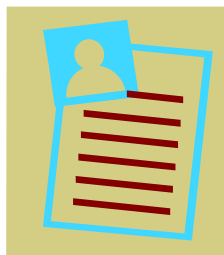
Medicare Part B covers almost all reasonable and necessary medical services, including doctors' services, laboratory and x-ray services, durable medical equipment (wheelchairs, hospital beds etc.), ambulance services, outpatient hospital care, home health care, blood and medical supplies.

Medicare Part C is called "Medicare Advantage" and is an optional plan that will combine all the benefits of Medicare Parts A & B, as well as prescription drug coverage's and may provide some or all of the benefits previously available through a standardized Medicare supplement plan. These Medicare Advantage Plans may be "Managed Care" type plans such as HMO, PPO, or Private Fee for Service plans.

Medicare Part D is the optional Medicare Prescription Drug coverage and makes coverage for prescription drugs available to all people with Medicare.

For further information you can go to:
www.cms.hhs.gov.

Are You Prepared in the Event of a Disaster?



As we all know, disasters happen. California had wildfires, the south had flooding and hurricanes, but anywhere you live fire, flood and even robbery can affect our lives. In a moment, our home and our possessions can be lost. Are you prepared? How do you get it all back? The first step is home-owner's insurance, but the other step is something that is just as important, but rarely done: a home inventory. Creating a home inventory will help determine your insurance needs, and if you experience a disaster, will help you file your claims faster.

The following steps should be followed in order to create a complete home inventory.

1. What do you document?—Basically, document everything you own, such as furniture, clothing, appliances, TVs and other electronics as well as other valuables. You should indicate the purchase price (with receipt if possible), date and where you purchased the item, and if applicable, warranty information. Other information to document can be model and serial numbers and if items are appraised, their value.
2. How should I document?—The goal is to document your items so in the event of a disaster it can be easily shared with your insurance company when filing your claim. In addition, the completed inventory should be kept outside the home in a safe-deposit box or with a friend or relative that would be outside of your home if a disaster occurs.
 - a. One way is to put your items in writing. You can simply use a blank notebook, but unless you have meticulous handwriting and can be very organized, it can end up very disorganized and inconsistent. If you prefer to document your items in writing, your insurance company may have some forms for you to use. Your agent may also be able to provide you with forms to use.

Putting the Pieces Together

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Are You Prepared in the Event of a Disaster?, cont...

- b. Another way to document is with pictures. Just make sure you indicate the key information on the back of each picture.
- c. Depending on your skills and whether you have access to one, you can also use a computer. Existing programs on your computer, like a word or database program, can work. You can also use an inventory program. There are free programs available, but most will cost money. You can download a program from Insurance Information Institute at www.knowyourstuff.org directly onto your computer. It should walk you through the process quickly and easily. An online service for \$9.95 a year is also available from www.asafespot.com. The advantage to the online service is that you can access the information from any computer in case a disaster causes you to flee your home without your files or computer.

NEWS RELEASE: Horton-Renn is now a Trusted Choice® Agency. Today more than 10,000 independent insurance agencies and brokerage firms throughout the United States are participating in the brand program as are 42 leading insurance companies. This national consumer brand educates consumers about the benefits of using independent insurance agencies and brokerage firms for their insurance and financial service needs. Trusted Choice® agencies offer consumers a broad selection of insurance policies and financial services products, customized insurance coverages as well as advocacy support. Horton-Renn is committed to providing excellent customer service. As a part of a commitment to customer service, Horton-Renn now has an emergency line available in the event of a serious accident or claim. The number to be used only in cases of **Emergencies: 248-766-8885.**

Warm Winter Recipe: Chili Con Carne

2 ½ hours cooking time; 30 min prep; serves 8

2 lbs. ground beef	3 onions, chopped	2 garlic cloves, chopped	28 ounces tomatoes
2 ounces tomato paste	4 oz. green chilies, chopped	3 Tbsp. chili powder	6 cloves
1 Tbsp. cumin	¼ tsp. cayenne pepper	1 bay leaf	2 (14 oz. can) kidney beans, drained

1. In large pot, brown meat over medium high heat. Drain well. Add all ingredients except kidney beans.
2. Simmer 2 hours.
3. Add kidney beans and heat through.
4. All ingredients can be added to the slow cooker also and it is a great way to return home from work on a cold winter night.

Source: www.recipezaar.com