

## **YOUR V.I.P. Good News #22**

### **BWO VILLAGE INSURANCE AGENCY**

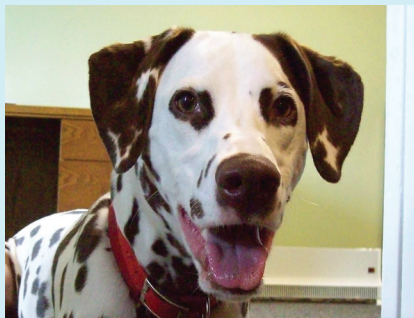
**Your #1 Protection Team**

**William B. Protz, Jr.**

**6051 West Brown Deer Road**

**Suite 207**

**Brown Deer, WI 53223**



### **Mind Vitamins from Rocket**

**“All progress starts with the truth.” Michael McLean**

**“The high-minded [person] must care more for the truth than for what people think.” Aristotle**

**“If someone can prove me wrong and show me my mistake in any thought or action, I shall gladly change. I seek the truth, which never harmed anyone: the harm is to persist in one’s own self-deception and ignorance.” Marcus Aurelius**

**“The wise [person] seeks to be corrected.” Socrates**

**“To be ignorant of what occurred before you were born is to remain always a child.” Cicero**

**“Courage is what it takes to stand up and speak; courage is also what it takes to sit down and listen.” Churchill**

**“Be kind for everyone you meet is fighting a harder battle.” Plato**

**“Doubt kills more dreams than failure ever will.” Suzy Kassem**

**“Luck is what happens when preparation meets opportunity.” Seneca**

**“If it's going to be, its up to me.” Michael McLean**

**“Stay away from negative people. They have a problem for every solution.” Albert Einstein**

**“Fatigue makes cowards of us all.” Green Bay Packer Head Coach Vince Lombardi**

**“When placed in command, take charge.” Norman Schwarzkopf**

**Story #1**  
**Turn The Page**

# Village Insurance Agency



AUTO • HOME • LIFE • BUSINESS

# GOOD NEWS REPORT

A Publication for V.I.P. Clients of Village Insurance Agency • Fall/Winter 2022

## Story # 1: What Does Village Insurance Offer You? Superior Protection, Coaching and Assistance --- See Below

**#1 Recently I broke my own rule** to park to leave driving forward without the hassle and higher accident potential of backing up out of a parking slot. Well all seemed clear in my vision and rear view camera as I backed up. Suddenly a horn blew and a vehicle was right behind me. I braked and avoided a collision that would have been my fault.

**#2 Elsewhere I was parked to drive forward in another parking lot.** Gaping open mouthed I watched two trucks curving and backing toward each other. Neither driver appeared to know a collision was imminent. They got within a yard of each other before stopping to drive away. Did they know how close they came to a troublesome collision?

**#3 While waiting to turn left onto a main street, several cars** approached me from the left. The day was grey, dreary, car lights were on and the road was grey. Patiently I waited for an opportunity to turn left allowing cars with headlights on to drive past. Then I almost started my left turn as a grey or silver car without lights on approached. It was hidden barely visible: Grey day, no headlights on, grey road. It was camouflaged. This is why I've recommended to not buy grey or silver cars. They almost disappear.

**#4 Do [you] need car insurance? Yes.** In WI, you're required to have liability coverage for the vehicle you drive and carry proof of it when driving. If you don't, you can be fined up to \$500. If you are in an accident without coverage, you may still be responsible for damages and lose your license. Visit [wisconsindmv.gov](http://wisconsindmv.gov) for details

## YOUR #1 PROTECTION TEAM

VILLAGE INSURANCE AGENCY, INC.  
6051 West Brown Deer Road, Suite 207  
Brown Deer, WI 53223

Phone: 414-476-2560  
Email: [villageinsurance@msn.com](mailto:villageinsurance@msn.com)  
Website: [villageinsurancewi.com](http://villageinsurancewi.com)

Thank you for your business. Your trust and confidence are gratefully appreciated!

**Bill Protz**

## Story # 2 The Return of Detective Sherlock Holmes and Dr. John Watson



“My dear Holmes, Professor Moriarity stands beside his advertising sign. Shall we....?”

“Yes Doctor, we must inquire about his next scheme to protect society. ”



“Hello Professor. Are you now proposing 85mph highway speeds?”

“Watson, Holmes, let me explain. Recently when southbound on I-43, nearing Racine, every driver exceeded the 70mph limit by 10-20mph. Thus, an 85mph makes sense.”

“But Professor surely there will be more accidents especially if motorists exceed 85mph by 10-20 more, which they will.”

“What of it Holmes? More accidents mean my companies will charge higher premiums for repairs, injuries and deaths.”



“Holmes, we must oppose Moriarty's dreadful idea.”

“Yes, my dear fellow. As we observe motorists moving faster and faster these days, repair and medical costs are up. An 85mph limit will cost all even more.”

“Why do we travel exceedingly faster, now, I wonder. Plus, inattentiveness is on the rise using communication devices!”

“We must get the word out Doctor. Speeding and using communication devices will cost more dollars and tears. It's elementary, but will people care?”

## Story # 3 Let's Review

# 5 Tips to Help Prevent Package Theft

Use a video doorbell

Track your packages

Bring it in ASAP

Use secure delivery services

Have a hiding spot



Read more at [acuity.com/the-focus](https://www.acuity.com/the-focus)

**Got A Question? Call Bill 414-476-2560**  
**Village Insurance --- Your #1 Protector**

## Story #4 New Stuff From Rocket

Hello Everyone!  
Dad, (Bill) asked me to explain these urgent insurance topics --- just so YOU know.



### **Automated, Autonomous, or Self-Driving Vehicles Current Legal Status**

“Wisconsin state law currently requires an operator to be behind the wheel and in physical control of a vehicle at all times while driving on Wisconsin roadways. As with any other vehicle that is operated on the roadway, the operator or owner is responsible for the appropriate and safe operation of the vehicle while driving it. This includes the use of any technology the vehicle is equipped with, any malfunctions of the vehicle, and adherence with current state law and the Rules of the Road.” --- July 2022 Wisconsin DOT website

### **Flood Risk?**

“...[your] property coverages do not include the risk of flooding. Simply because ... lenders do not require flood insurance does not mean [your] property is not at significant risk of flooding.”  
July 2022 Wisconsin Independent Agent.

### **Never Thought About This Possibility!**

In July a client pulled into a car wash behind a pick-up with a ladder rack in the back. As washing machinery touched the rack, it suddenly detached and struck my client's car.

**For a friendly, responsive, knowledgeable and emphatic agent on your side,  
Call Village Insurance today. 414-476-2560 I'm looking out for YOU!**

## Story #5 I Didn't Know That!

Recently Bill approached a Stop Sign and came to a complete stop. (We're supposed to.)  
A driver right behind him threw up a hand showing impatience that Bill stopped at all. I guess he thought rolling stops are the norm now.  
Lots of drivers do. --- They aren't.  
Gosh, what if that driver thought Bill was going to do a rolling stop and crashed into him because of that wrong guess?

### New Young Drivers!

Approximately half will have accidents in their first twelve months of driving.



### Speeding will eventually catch up with you. How?

The Police ticket you.  
Your insurance company will find out and probably raise your premium.  
Collisions, damage, injuries.  
Is it worth the risk?

### 25,000 Wisconsin Cell Phone Accidents!

**“The Wisconsin Department of Transportation has identified texting and driving as the leading cause for distracted driving accidents. One in five accidents involve distracted drivers, and in 2016 alone, Wisconsin had over 25,000 cell phone accidents.”**

**Studinski Law, LLC**

### Real Examples --- While backing up in my driveway:

I struck my sister's car because I didn't remember it was there. She was visiting.

I backed into the parked car way across the street.

I backed into a bright red Emergency Vehicle.

Backing up exiting parking lot stalls cause a lot of accidents.

**Good Idea:** Park so you leave driving forward. --- **Backing Up Is Hard To Do!**

**We are NOT an out-of-town 1-800 # company. We are NOT a faceless website address.  
We are your #1 Insurance Protection Team. We only specialize in protecting YOU.  
You are NOT alone. We constantly think about protection issues you face.  
We have Protection Packages far surpassing cheap insurance of clever BIG media advertisers.**

**Village Insurance Agency**

**414-476-2560**

## Story #6 If You Rent, You Need Renters Insurance



03/20/2019 White Oaks Apts., Bayside, WI.  
Fire Started on a Balcony. Cause Unknown.  
62 Units Evacuated. Total Loss. Torn Down



Summer/Fall/Winter 2022 White Oaks Apartments  
Totally New Building Under Construction



08/20/2022 River Place Apts., Brown Deer, WI. Lightning Strike and Ensuing Fire. 110 Units.

### Renters Insurance Policy Benefits

**Personal Property:** Clothes, furniture, appliances, tools, toys, decorations kitchenware, etc.

**Loss of Use:** Dollars for temporary housing while repairs are underway.

**Personal Liability:** Accidental injuries or property damage you cause to others.

**QUESTION: Isn't your landlord responsible for your stuff? --- No. You are.**

# 2022

## ***Referral Rewards Program!***

***From now to 12/31/2022***

*A referral is the **highest compliment** you can give us.  
To show our appreciation, we'll give something back to **You!***

### **3 EASY STEPS!**

1

Tell your friends, family and co-workers about Village Insurance.

2

When they contact our office for their free quote,  
make sure they mention **Your Name.**

3

**You** automatically WIN a \$15 Cousins Card and  
a chance to win a \$50 Gas Card for that month.



Have Someone Call **414-476-2560** Today!

**For Free No-Obligation Insurance Quotes**

Village Insurance Agency – Auto, Home, Umbrella and Life Insurance

**DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN**