

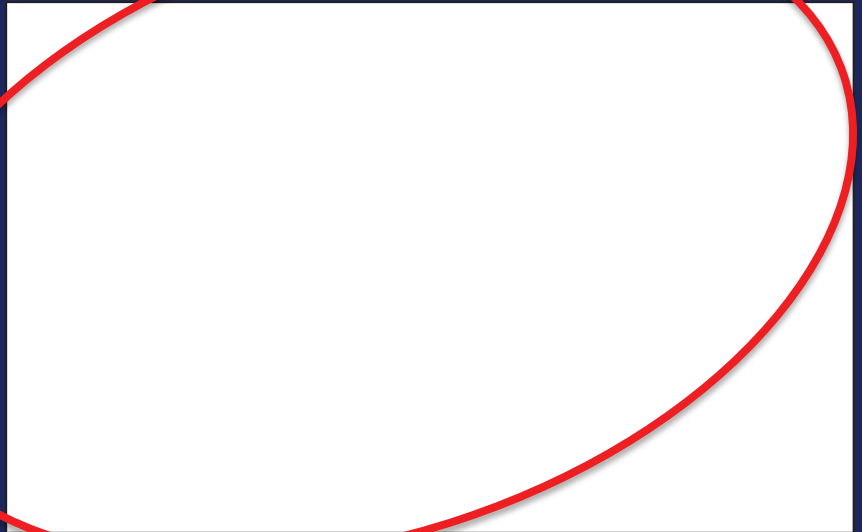
## **BWO-VILLAGE INSURANCE AGENCY**

**Your #1 Protection Team**

**7332 West State Street**

**Wauwatosa, WI 53213**

**Fun and Friendly Straight-Talk**



**Mind Vitamins From  
Smokie Protz**

"Years ago my mother used to say to me, she'd say, "In this world, Elwood, you must be, -- she always called me Elwood -- In this world, you must be oh so smart, or oh so pleasant. Well, for years I was smart. I recommend pleasant. You may quote me." Elwood P. Dowd portrayed by Jimmy Stewart in the motion picture HARVEY.

"There's no place like home." Dorothy played by Judy Garland in The Wizard of Oz.

"My mama always said life was like a box of chocolates. You never know what you're gonna get." Tom Hanks as Forrest Gump.

"What's the best thing for being sad?"

"The best thing for being sad is to learn something." King Arthur, Richard Harris, to Merlyn, Laurence Naismith, in Camelot.

"Listen to me, mister. You're my knight in shining armor. Don't you forget it. You're going to get back on that horse, and I'm going to be right behind you, holding on tight, and away we're gonna go, go, go." Ethel Thayer, Katharine Hepburn speaking with ailing husband Norman, Henry Fonda, in On Golden Pond.

"Life, uh, finds a way." Dr. Ian Malcolm played by Jeff Goldblum in Jurassic Park.

"Those who never change their mind, never change anything." Gary Oldman as Winston Churchill in Darkest Hour.

"And what did you find?" -- "Me? Illumination" Harrison Ford and Sean Connery portraying Dr. Henry Jones Jr. and Sr. (son and father) in Indiana Jones and The Last Crusade.

# Village Insurance Agency



AUTO • HOME • LIFE • BUSINESS

# GOOD NEWS REPORT

A Publication for V.I.P. Clients of Village Insurance Agency • Summer 2018

How Much Insurance Is Enough --- To Protect Your Assets?

Nobody Knows! --- Reason: We Can't Predict How Expensive Your Accident Will Be  
You Don't Need To Be a Millionaire to Be Sued Like One

## Minimum Recommendations Are:

### Auto Insurance

\$500,000 Liability + \$2,000,000 Umbrella = \$2,500,000

\$500,000 Uninsured Motorist + \$2,000,000 Umbrella = \$2,500,000

\$500,000 Underinsured Motorist + \$2,000,000 Umbrella = \$2,500,000

In 2016 a client was given \$900,000 to pay his medical bills from here.

-----  
For a year we thought he might need more.

### Home, Condominium or Renters Insurance

\$500,000 Liability + \$2,000,000 Umbrella = \$2,500,000

### Watercraft, Motorcycle and Recreational Vehicle Insurance

\$500,000 Liability + \$2,000,000 Umbrella = \$2,500,000

\$500,000 Uninsured Motorist + \$2,000,000 Umbrella = \$2,500,000

\$500,000 Underinsured Motorist + \$2,000,000 Umbrella = \$2,500,000

Are These Minimums Enough?

**Nobody Knows.**

Call TODAY  
To Strengthen  
Your Policies

It Costs Less Than  
You Imagine

Thank you sincerely for your business! We appreciate your trust and confidence very much!

*Bill Protz*

## YOUR #1 PROTECTION TEAM

BWO Village Insurance Agency, Inc.

7332 West State Street

Wauwatosa, WI 53213

Phone: 414-476-2560

Email: [villageinsurance@msn.com](mailto:villageinsurance@msn.com)

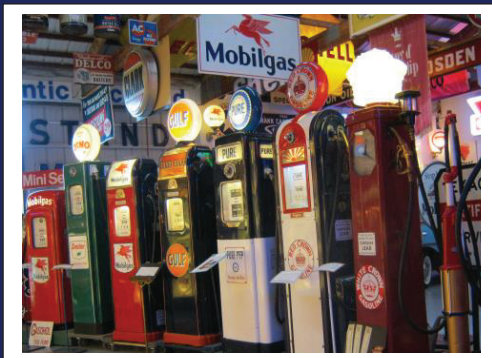
Website: [villageinsurancewi.com](http://villageinsurancewi.com)

## Client Referral Rewards Drawing

We appreciate you referring folks to us for **FREE NO-OBLIGATION** insurance quotes. From now through September 30, 2018 we will give away monthly FREE:



- ✓ \$5.00 Cousins Gift Cards for every referral and....



- ✓ One chance per referral call to win our monthly \$50.00 Gasoline Card Drawing



Winston Protz asks,

“Do you have a friend, relative, neighbor or co-worker who could benefit from our services? Please ask them to call Village Insurance today.”

## \$50.00 GAS CARD WINNERS



**Jenny Tsuzuki-Korbar WON!**



**Tom and Nora Herriges also WON!**

Our clients above referred us to people they know for free no-obligation insurance quotes. After their friends and relatives called us, we mailed \$5.00 Cousins Gift Cards to Jenny, Tom and Nora and also entered them in our March and April 2018 \$50 Gas Card Drawings.

Thank you very much Jenny, Tom and Nora for your trust in us with people important to you. We appreciate your kindness and are very grateful.

For friendly, responsive, knowledgeable and emphatic people on your side,  
Call Village Insurance today. 414-476-2560 We're looking out for YOU!

# MIRACLE'S - FAST – STORIES - JUST FOR YOU!



Ask All  
Your Family  
to Play

Meow, Meow Everyone,

## MY E/Z CAR INSURANCE GAME



"Holmes, what are these dice doing here?"

"My dear Dr. Watson, driving without mishap is always a throw of the dice."

"Surely we can deduce ways to improve odds for safe motoring by our behaviors."

"Elementary, my dear fellow, or my name is not Detective Sherlock Holmes."

### Game Rules:

Throw two dice

Add together (or start with 7)

Adjust total with +/- modifiers

Find your new score here

Ready? --- Okay Then --- Let's Play

## MODIFIERS

### YOU:

- Use parking spots allowing forward exiting +2
- Use a vehicle back-up camera +1
- You look backwards when backing up +1
- Back-up in parking lots frequently! -3
- Park in uncongested/uncrowded areas +1
- Park next to other cars and retailer's doors! -1
- Park in a driveway or garage +1
- Park on the street near your residence! -1
- Do not text or talk on a cell in traffic, etc. +3
- Text or talk on a cell in traffic, etc.! -4
- Don't speed 20mph or more over the limit +3
- Speed 20mph over the limit! -4
- Pause 1-3 seconds when lights turn green +1
- Drive through red lights and stop signs! -5
- Wear a seat belt +1
- Don't wear a seat belt! -1
- Drive intoxicated on alcohol, drugs or woozy due to medication or fatigue -5

## SUCCESS RESULTS CHART

Score	Probability To Avoid Accidents, Claims, Loss of Time/Money and Rate Increases
12 or Higher	Wow. Congratulations! Your chances to avoid trouble are very high. Great Job!
8-11	Good Job. Hone your good behaviors to keep your odds for troubles low.
4-7	Improvement needed now to reduce almost certain odds for troubles.
3 or Below	Uh Oh! Your chances for grave trouble is very high. Please change behaviors now.

To Deduce More Ways to Drive Safely  
Call Village Insurance Today 414-476-2560

## IDEAS – THOUGHTS

### Acuity Insurance Company Says

“Unfortunately, car accidents sometimes happen. It's probably not a surprise that the top causes are distracted drivers, drivers under the influence, and speeding. However, other common causes might not be as obvious:”

“Rain. When the pavement gets wet, roads get slippery and traction worsens.”

“Night driving. ...visibility declines in the dark. It's harder to react to something you can't see.”

“Drowsy driving. When struggling to stay awake at the wheel, we pay less attention to the road and reaction time is slowed.”

### Badger Mutual Reminds Us

“You don't have to be a millionaire to be sued like one.”

### Michael McLean

“I believe in ‘accurate thinking’ over positive thinking and have found I am most successful when I have a firm grip on the way things really are and least successful when caught wrestling with the way things ought to be.”

Buying insurance on line as a do-it-yourselfer may sound convenient to some. But does it come with knowledge of what is and is not covered from someone licensed to provide guidance? Are on line insurance shoppers licensed professionals? Will they answer their own future questions? Will they solve insurance problems or know what they are? They are so very alone and vulnerable.

## PIA Connection Magazine Reports

“A new rule in Honolulu, Hawaii allows police to fine pedestrians up to \$35 for viewing their electronic devices while crossing streets.”

“There is chaos in the crosswalks,” said David Canepa, a member of the Board of Supervisors in San Mateo County, CA, which unanimously passed a resolution ... prohibiting pedestrian use of cellphones while crossing streets.”

“Do muggers think pedestrians immersed in electronic screen activity are easy targets?”

### BRITISH WISDOM

During 1940 when Britain suffered massive aerial bombardment in WWII, the Government advised,  
**STAY CALM and CARRY ON**

### Question?

Do we disrespect our own neighborhood when speeding and running through stop signs there?

**REMEMBER THIS FROM DRIVER ED?**  
Most accidents occur near home.  
Reasons? We are too relaxed, sure of ourselves and comfortable.

## A REALLY TERRIFIC PARK



### Location: South of Sheboygan on Lake Michigan

- Amphitheater
- Bathrooms (showers, flush toilets, sinks)
- Beachcombing
- Bicycling
- Birdwatching (pelicans are here!)
- Boating (no dock or launch ramp)
- Camping
- Fishing Pond
- Hiking Trails
- Horseback Riding
- Hunting/Trapping in seasonal open areas
- Parking lots (ample)
- Pets on a leash (not allowed on the beach)
- Picnic Areas (many tables and grills)
- Sanderling Nature Center
- Shelter Rentals
- Swimming
- Volleyball

### May 28, 2018, Memorial Day at Kohler-Andrae Park

My father and I arrived at the south end of the park around 10:00 am, positioned three picnic tables in the shade of some lovely pine trees, set out table cloths and waited for the rest of the family to arrive.

By 11:30 am we were enjoying each other's company and eating a scrumptious picnic lunch of fried chicken, veggie dishes, beans, chips and more.

The afternoon temperature was a comfortable 75° with white clouds and blue sky above. Soon my sons Ryan, Tyler and I were playing our traditional activity of baseball catch. On these occasions I remember my fun days coaching baseball. Great memories.

Afterwards we celebrated several birthdays eating cake and opening presents. Later we went to the beach and walked sand dune hiking trails.

It was good to stop routines, abandon keyboards and put other electronic devices away to enjoy the outdoors with eleven important people; face to face .

I'm looking forward to more outdoor activities and especially our next picnic outing.

Why not plan a picnic for friends and family soon?

## Village Insurance Agency



AUTO • HOME • BUSINESS

**Call Today 414-476-2560**

# COACH'S CORNER: Opinions, Helpful Ideas and Trends



Bill

## REAL STORM CHASERS --- NOT A MOVIE

A few years ago there was an epidemic of storm chasers. Typically the roof of Family A would be repaired after a big hail storm. Afterwards the contractor would go to a next door neighbor, Family B, saying roof repairs were needed. **Not always true!**

Paraphrased from Acuity Insurance Company

“Unfortunately, storms sometimes cause damage to homes and cars. Over the past few years, there has been an increase in storm-chasing contractors who show up after a big storm promising fast work and affordable prices. To avoid falling victim to a storm-chasing scam, make sure you know what to do when you need storm damage repairs.”

“Report storm damage to [your insurance company]. The sooner [your carrier is] made aware of damage, the [better].”

“Get bids from multiple contractors. Don't just give the job to the first contractor who shows up at your door.”

“Research potential contractors. Make sure they are licensed and insured, and... get references.”

## Wisconsin Department of Transportation Reports Per the April 2018 Professional Agent Magazine 738,110 Traffic Convictions in 2017

These three accounted for 31.18% of all violations

- #1 Conviction (88,185): Speeding 11-19 mph over
- #2 Conviction (79,381): Operating While Suspended
- #3 Conviction (62,597): Driving without car insurance

The next seven most frequent violations were:

- Failure to Fasten Seat Belt
- No Proof of Car Insurance (Keep proof in your vehicles)
- Speeding 1-10 mph over
- Unregistered Vehicle
- Operating without Driver's License
- Speeding Excess 20 mph over the limit
- Operating Under the Influence (Forms of intoxication)



**These last two especially trouble insurance companies. When discovered, big rate increases or cancellations almost always occur. It's very hard to find good insurance afterwards --- in the next five years.**

Some other violations of note were:

- Child Safety Restraint
- Failure to report address change
- Driving over walkway
- Improper use of phone in work zone
- Driving over fire hose
- Illegal riding

## A Few Homeowner's Insurance Exclusions Unless You Bought Additional Coverage Are:

- Earthquake** (It's very inexpensive in WI)
- Sewer or Sump Pump Water Back-Up** (Happens a lot)
- Flood** (heavy rain or overflow from a body of water)

## Okay Team! ---- Let's Huddle

I don't ever want to say something isn't covered, coverage was too low or the policy lapsed. Every problem isn't covered by insurance. You along with your Village Insurance Protection Team can do things to minimize problems. Let's talk soon.

**Call Today: 414-476-2560**

# 2018

## Referral Rewards Program!

**ENTER TO WIN --- Through 09/30/2018**

*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

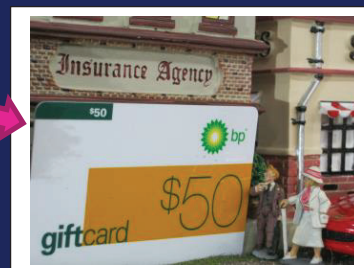
Tell your friends, family and co-workers about Village Insurance.

2

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

3

You automatically WIN a \$5 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, Life Insurance  
**DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN**