Reps. Sheen, Condino, Robertson, Hoogendyk, Proos, Palsrok, Farrah, Ward, Hune, Caul, Booher, Hansen, Gaffney, Nitz, Meltzer, Moolenaar, Stahl, Green, Meekhof, Pastor, Emmons, Accavitti, Bieda, Brown, Clack, Constan, Dean, Hammel, Hildenbrand, Hopgood, Rick Jones, Robert Jones, LeBlanc, Leland, Lemmons, Marleau, Palmer, Sak, Simpson, Vagnozzi, Ball, Lahti and Shaffer offered the following resolution:

House Resolution No. 427.

A resolution proclaiming September 2008 as Life Insurance Awareness Month in the state of Michigan.

Whereas, Life insurance provides financial security for families in the event of death by helping surviving family members to meet immediate, ongoing, and future financial obligations and objectives; and

Whereas, Surveys consistently indicate that the vast majority of Americans believe that life insurance is an essential part of a sound financial plan; and

Whereas, The unfortunate reality today is that 68 million adult Americans have no life insurance and most of those with coverage have far less than experts recommend; and

Whereas, Five hundred thousand adults in the prime of their lives die prematurely each year in the United States, often leaving surviving family members in dire financial circumstances as a result of inadequate life insurance protection; and

Whereas, Determining how much and what kind of insurance to buy is one of the most important financial decisions consumers will ever make, individuals, families, and businesses can benefit greatly from the expert advice of a qualified life insurance professional; and

Whereas, The Life and Health Insurance Foundation for Education, and a coalition representing hundreds of leading life insurance companies and organizations have designated September 2008 as "Life Insurance Awareness Month." The goal is to make consumers more aware of their life insurance needs, seek professional advice, and take the actions necessary to achieve the financial security of their loved ones; now, therefore, be it

Resolved by the House of Representatives, That the members of this legislative body proclaim September 2008 as Life Insurance Awareness Month in the state of Michigan. We urge our citizens to learn more about life insurance and its benefits.