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#AGENTS OF CHANGE

A FIREFIGHTER'S FIGHT, TOGETHER, WE GET TO STAND BY HIS SIDE

In every emergency, our first responders are there, running toward danger, offering help, and giving hope. Today, one of our own is facing a personal battle, and it's our turn to step in.

A beloved Livonia firefighter, known for his unwavering dedication to serving others, is now fighting cancer. His journey involves ongoing treatments, travel to Mayo Clinic, and time away from work. He and his wife are caring for their 9-year-old triplets while navigating this unimaginable challenge. Fellow firefighters have been covering his shifts to ensure he continues receiving a full paycheck—a powerful show of love and support.

But the financial strain is real. That's why we're inviting our community to rally together. For every referral we receive this month, Bowker Insurance will donate \$10 directly to support this brave firefighter and his family.

His impact on our community is profound. He's spent years protecting us, it's our turn to protect him.

At Bowker Insurance, we believe in standing by those who stand for us. Supporting our neighbors, uplifting our heroes, and giving back are at the heart of who we are.



BY Cheryl Bowker

LET'S BUILD HOPE FOR DEDICATED LIVONIA FIREFIGHTER FIGHTING CANCER

Let's change lives! We'll continue to support our community and you can always join by sending friends to us for a policy review. We'll offer to make a donation to those in need every time.

If you've already told others about how they can just reach out to us for an unbiased estimate and we'll donate to the community, **THANK YOU!** You're a true hero!!! Now, let's keep spreading the word!



JOIN US:

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YOU'RE APPRECIATED!

We often run easy-to-win customer appreciation **PROMOTIONS** to keep you feeling rewarded, too. Stay tuned to this monthly **MAGAZINE** and our **FACEBOOK** page for new announcements!

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+ For each **QUOTED FRIEND** you send our way, get...

- **A \$10 DONATION TO A WORTHY CAUSE!!!**
- **OR \$10 GIFT CARD!**



To recommend friends now, **VISIT US AT:** bowkerinsurancegroup.com/rewards

GET REWARDED!

YOUR APRIL EVENTS

By Susan Atienza



12 Today's forecast: 100% chance of untamed insured behavior.
WALK ON YOUR WILD SIDE DAY

It's time to stretch more than your excuses. Better coverage?

14
REACH AS HIGH AS YOU CAN DAY

15 Nothing like a government deadline to humble you.
INCOME TAXES DUE

Because sometimes a slap of encouragement hits just right.

17
HIGH FIVE DAY

18 Faith, reflection, and maybe restrained scrolling?
GOOD FRIDAY

She's been ghosted enough - time to stop and address her concerns.

22
EARTH DAY

SPECIAL THANKS FOR TRUSTING OUR AGENCY...

LONG PHAN
DEAN LUNDBERG
RICH BOURBEAU
ELIZABETH CAMPBELL
RALLY DAY
MAREK STANCZAK
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SHARON KEILLOR
KATHY DENSKI
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STEVEN THOMAS
STEVIE FREEMAN
BARBARA BELLEW

COOK THIS RECIPE



CHOCOLATE ZUCCHINI BREAD Bake Me Up! Before You Go-Go!

By Amanda Smith

When you spend your days helping people protect what matters most, you learn to really appreciate peace of mind. And this loaf? It delivers. **April 23** pulls double duty as both **National Picnic Day** and **National Zucchini Bread Day**, and this rich, sneaky-veggie, double-chocolate dream is the perfect way to celebrate both. Not to mention, it helps you secretly pack in some greens like a responsible grown-up. It's wholesome, easy, and quietly impressive - much like your favorite insurance agent here! Now, let's bake.



INGREDIENTS

- **2 cups** finely grated zucchini
- **1 large** egg
- **1/2 cup** unsweetened applesauce
- **3/4 cup** maple syrup, honey, or agave
- **1 tsp** pure vanilla extract
- **1 tsp** baking soda
- **1 tsp** baking powder
- **1/2 tsp** salt
- **1/3 cup** cacao powder
- **2 cups** whole wheat or spelt flour
- **1/2 cup** semi-sweet chocolate chips
- Cooking spray

INSTRUCTIONS

1. Preheat oven to 350°F. Line a 9x5" loaf pan with parchment paper and lightly spray with cooking spray. **2.** In a large bowl, whisk together the egg, applesauce, syrup, vanilla, baking soda, baking powder, and salt. **3.** Add cacao powder and whisk until smooth. **4.** Stir in the zucchini. **5.** Fold in flour gently with a spatula. **6.** Mix in 1/4 cup chocolate chips, giving it a gentle stir - don't overmix. **7.** Pour the mix into the loaf pan and sprinkle the rest of the chocolate chips on top. **8.** Bake for 50-60 minutes, or until a toothpick comes out clean. **9.** Cool in the pan for 10 minutes, then lift it out to fully cool it before slicing for serving.

HAVE THIS TREAT ALWAYS
READY TO GO-GO AND ENJOY

AS MANY DELICIOUSLY
HEALTHY PICNICS AS
YOU CAN - ALL
MONTH LONG!





Under Construction: HO

Trev is a general contractor. Which means he solves problems for a living - and not the emotional kind. Do you need a load-bearing wall replaced? He's your guy. But if you need help figuring out whether your son thinks you're emotionally available? That blueprint's been missing for years.

This year, Trev decided to host Easter brunch. Yes, host. At his house. With table settings and everything. This was a bold move, considering Trev hadn't hosted so much as a game night in nearly a decade. Holidays had always defaulted to his sister Greva's place - a magical chaos vortex where kids screamed, food appeared out of nowhere, and Uncle Berd reigned over the grill like a dad-bod Zeus. Greva's kids, Trola and Drey, treated egg hunts like Olympic trials. Grandma Albey held the throne on the recliner, presiding over everything with a ladle and layered wisdom.

Trev and his son, Paxton, usually just showed up with a store-bought dessert and dipped out before things got too sentimental. But this year, something stirred. Maybe it was how grown Paxton seemed lately, or how much time had passed since life first spun off its tracks. Trev had been just a kid himself when he lost the love of his life during childbirth. She never got to meet Paxton, and Trev never got to finish becoming the man he was meant to be before tragedy forced him to grow up overnight. It was one of those unspeakable heartbreaks people write about in books but rarely survive in real life.

There were years when the only consistent thing in their lives was a diaper budget Trev couldn't believe existed. One income. One grieving young man. One baby who never got to meet his mother. But Trev made it work. He built a safe home, a thriving business, and raised a smart, kind, slightly sarcastic 9-year-old whose future he'd do everything he could to protect. So he read every line of his insurance policies like they were treasure maps - because when life wrecks your house once, you make sure it can never do it again.

He and Paxton had a good, comfortable life: clean house, stable routines, sharp haircut every other Saturday. Emotionally, though, Trev put up scaffolding and never quite came back down. He didn't remarry. He didn't even date. His social circle was limited to contractors, insurance reps, and occasionally

the woman across the street, Lolay, who always waved a little too long, which Paxton had definitely noticed.

One evening, Trev got home earlier and overheard Paxton confiding in Grandma Albey in the kitchen.

"I can't tell him his mac and cheese tastes like cardboard, Grandma. And I don't think he knows how to tie a bow or paint eggs. Is he gonna hide them? Because if I do, Trola and Drey will call me a cheater. And what if they bring that new puppy? I've been asking for a dog since I was five, and he always says no dogs in the house. This is a disaster."

Ouch. That cracked a foundation! Trev just stood there, absorbing every word. And when he went to bed, he felt the kind of weight that no liability coverage could lift.

In his deep pondering, he realized that people don't avoid honesty because they lack integrity. They avoid it because they think it won't be safe in some way. Trying to relate to Paxton's situation, Trev pictured the architect he was currently working with - an industry hotshot with a jawline sharper than his feedback. Trev had genuine concerns about a drainage setup that could spell disaster if ignored. But he'd been avoiding the conversation for weeks because the guy had the personality of a granite countertop: cold, polished, and impossible to argue with.

First, thinking about how hard it is to offer honesty, he dared to ask himself the kind of questions that can deconstruct the very solid pillars of raw resistance:

- ⑥ What do they say or do that makes honesty difficult or uncomfortable for me?
- ⑥ What behavior patterns make me cautious?
- ⑥ What would they need to change to make honesty feel safer or easier?

But then Trev flipped the drill around and realized how hard it was to receive honesty and how he, too, made it difficult for others to be honest with him. So he stopped to consider:

- ⑥ What truths are people holding back because my reactions discourage openness?
- ⑥ Do I listen, or just respond with defensiveness?
- ⑥ How could I make people feel genuinely

welcome to share their truth - even when it stings?

He realized he was doing to Paxton what the architect was doing to him: making it hard for others to speak up. And if a grown man in steel-toe boots couldn't voice his concerns, how could a 9-year-old boy talk about Easter baskets and emotional puppies?

So, he changed course. The next day he went to the architect and said, respectfully, but confidently: "I might be off here, but this setup worries me. Mind walking through it with me again?"

To everyone's surprise, he actually listened. Begrudgingly at first, but still. They reworked the layout. Trev's instinct was right. The job got better. So did the respect.

On his way home that night, Trev stopped at the grocery store. Out front, a local family had set up a table with a sign: **"Today, April 11, is National Pet Day - give a puppy a home!"**

He fought the urge. Walked past. Came back. Walked past again. Then lost the battle in the frozen peas aisle. "Which one's quiet?" he asked. That night, Trev walked in with Reeses, the calmest pup of the litter.

Paxton's face broke into disbelief, then a grin so wide and bright, it could have lit an entire building. "Wait. Is he ours?"

"He's not on loan," Trev said. "In fact, he's a cornerstone - kicking off a new construction. Today, we're starting to build a new way of life. Let's begin with Easter brunch!"

Paxton was intrigued in very enthusiastic ways. Reeses at hand, he came around, and together they planned the whole thing like a real team:

- ⑥ Aunt Greva would still cook the heavy hitters. Paxton would be the one to tell her.
- ⑥ Grandma Albey would consult on "anything that actually needs flavor."
- ⑥ They'd invite Lolay from across the street - Paxton grinned. "She's nice. And she's a vet!"
- ⑥ Lolay would then help Trev hide the eggs so no one got an unfair advantage.
- ⑥ Reeses would be the official mascot - and he would have his own dog-treat-egg hunt!
- ⑥ Trev and Paxton would try some recipes on their own - including a new mac and cheese.

HONESTY

By Elizabeth Campbell

Paxon asked: "Ever noticed how sometimes mac and cheese tastes like cardboard?" They both laughed as Paxton circled **April 20** on the calendar, marking **Honesty Day**. "So... extra honest with each other that day - deal?" he proposed. Trev agreed.

By the time Easter rolled around, the house felt warmer. Lived-in. Open. So, the brunch was a hit. Reeses dug up several of his dog treat eggs and strutted like he'd won a trophy. For once, Trola didn't fight about someone finding more eggs than her. Drey still had to share his, but he was used to it. Grandma Albey approved the food. Lolay stayed late to help clean up. She and Trev had been seeing more of each other...

Once everyone left, Trev stood in the doorway and looked around - not for things that needed fixing, but for what had finally come together. For the first time, he wasn't just protected on paper - he was truly connected. Yes, the insurance policies he was so diligent about were all buttoned up - Trev hadn't skipped a beat. But now, for the first time, he wasn't just managing risk. He was honestly enjoying the safety of a real home, which he'd worked so hard to build!



With Reeses asleep on his lap, Paxton leaned into Trev and said, "Hey Dad... we did good."

Trev nodded. "We really did, kiddo."

Project status: Complete.
Final inspection: Passed.
Honesty: Now move-in ready.



Tilting your inner scale

By April Ogletree



PROTECT & GUARD

April is Stress Awareness Month, which is ironic because most of us are already very aware of our stress. But what we're not always aware of are the inner hidden mental tugs-of-war that shape how we think, choose, react, and stress - every day.

Four core conflicts affect your stress levels more than you probably realize. And yes, as your insurance agents, we're deeply invested in helping you manage that. The right coverage is the first step if you ask us. But no matter the path you choose, it's essential to understand exactly what you're up against.

● **Higher Self vs. Lower Self.** Your higher self is like a personal life coach in a crisp white button-down. It wants excellence, growth, and maybe a morning routine involving green juice. Your lower self? More like a gremlin in sweats whispering, "Take a nap. You'll be a better person after four cookies."

This conflict plays out constantly - not once a year at your vision board party. And the real stress comes not from having a lower self (we all do), but from pretending it's not calling the shots. Real peace comes from small, consistent decisions that align with the self you actually want to be. That includes doing necessary things like, say, showing up on time, putting your phone down, or finally calling us to review your very outdated policies.

● **Responsibility vs. Resistance.** You want control, but you resist responsibility. Welcome to the human condition. Responsibility looks like structure, follow-through, and being proactive - three things that tend to stress people out until they start doing them. Then suddenly life gets... simpler. Resistance, on the other hand, is a smooth talker. It says you'll "figure it out eventually" or that "you're just not a details person." It's charming right up until things fall apart.

The truth is, resistance doesn't lower stress - it delays it until it becomes a crisis. Responsibility prevents that spiral. And the more systems you have in place (for

health, finances, your whole future), the fewer fires you'll have to put out. Which means...fewer "should've handled this sooner" moments. Bliss.

● Opportunity vs. Adversity.

Everyone loves the sound of opportunity knocking - until they realize it brought baggage. Every big win comes wrapped in some kind of challenge. Want the promotion? Expect pressure. Want to buy the house? Get ready for paperwork that could wallpaper your entire guest room. But here's where smart planning shines: with the right coverage, adversity doesn't get the final word. You can take calculated risks, knowing that if something goes wrong, the floor doesn't drop out from under you.

Think of it this way: stress skyrockets when the stakes are high and the backup plan is missing. Mitigate the downside, and you can actually enjoy the upside.

● **Now vs. Later.** Here lies the biggest lie you tell yourself: "I'll handle it later." Later is incredibly seductive, but scarily vague and usually overly optimistic. You think you have time. You think you'll be more motivated next week. You think you'll suddenly become the kind of person who reads the fine print and budgets quarterly. But time is a very limited resource, and when it runs out, the price isn't just logistical - it's emotional, too.

Stress thrives in uncertainty. Taking care of things now - whether that's planning for your future, protecting your income, or making sure someone has your back if life throws a curveball - isn't just responsible. It's kind. To yourself. To your family. To your sanity.

Bottom line? Conflict is part of life. But unmanaged conflict creates prolonged stress, which turns into chaos. Now, chaos is totally optional. We can't remove every challenge from your path, but we can certainly help you secure protection against chaos. That's what good planning does. And that's what we're here to do.



You still want this...

By Jason Wright

Why can't we just be happy all the time? Neuroscience says it's habituation. That's the sneaky process by which the extraordinary becomes mundane, and the miraculous becomes mildly annoying. Your seventh visit to the Grand Canyon? Now, it's like looking at a large ditch.

Our brains are wired for buzzkill, designed to take even the most euphoric experiences and dull them with repetition. This happens because brain cells get bored - they stop responding to stimuli that repeat. So, no matter how wonderful something is, your neurons eventually yawn and ask, "Anything new?"

Should you try to outrun habituation by constantly changing cities, spouses, or even belief systems? Futile effort. It will beat you there every time. But there are ways to flip the script, according to experts at MIT, and here's how:

✿ Dishabituate To Bring The Sparkle Back. To reset pleasure, abstain from the thing that brings it. Like chocolate

cake. Science says it'll taste better after not eating any for a month - ridiculous, but it works. Same goes for your spring blooms. You get so excited about the first ones, it's like spring in your heart! But they soon become...greenery. To stay excited about them, pluck them for a nice bouquet and give it to someone. You'll be left with pretty much just soil. Now, the next time they bloom, you'll be ecstatic all over again..

✿ Habituate To Make Discomfort More Positive. Want something to suck less? Do more of it without breaks. In a study, those who sat through an annoying noise without a break ended up less annoyed than those who paused and left the room. Habituation numbs the misery - like emotional Novocain. Stay the course, and the discomfort blurs into the background.

✿ Dishabituate To Negative Things To Drive Change. Getting too used to bad things can keep you stuck. Like that sad shower you've convinced yourself is "quirky." Try visiting a place with real

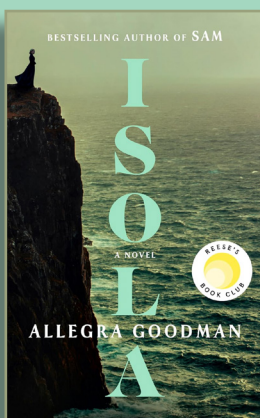
water pressure, and you'll return home to feel a sense of deep betrayal. How ready are you to get on the phone with a plumber now? Very.

The same applies to insurance. For just one day, reach out to chat about the vulnerable areas of your life, and ask us all your insurance questions - even the "silly" ones. Sleep better because of delicious peace of mind, because who says you only enjoy the benefits of good coverage in the future? Wake up shocked by how confident you feel - and mad about what you've missed out on. We make it simple to fix that for good!

Spring's the season for clearing out closets - and your mental clutter deserves the same treatment. A little strategic discomfort might be all it takes to revive joy, and finally start steering instead of drifting.

Yes, you so want this!

A book by ALLEGRA GOODMAN



Stranded on a deserted island with no food, no Wi-Fi, and - oh yeah - polar bears? Hard pass. But for Marguerite de la Rocque, the indomitable heroine of *Isola*, survival isn't a choice; it's a battle. And trust us, you'll want front-row seats.

Based on a true story (because history is wilder than fiction), *Isola* catapults us into the 16th century, where young, noble Marguerite is raised to be the perfect lady - demure, obedient, and, above all, silent. Too bad no one warned her that having feelings for the wrong man could get her abandoned on an icy rock in the middle of nowhere. When her sadistic guardian, Roberval, decides she's a problem, he dumps her on an island with her lover and an old nurse, assuming nature will do his dirty work. But Marguerite is made of more unyielding stuff.

What follows is part survival saga, part coming-of-age odyssey, and part what happens when the wrong people hold all the power reckoning. Allegra Goodman's writing is immersive and cinematic, painting the stark beauty of the wilderness in all its terrifying glory. You can almost feel the frostbite creeping in. But beyond the blizzards and the bears, *Isola* is about something even more thrilling: self-discovery. Marguerite starts as a girl defined by others - her wealth, status, and supposed transgressions. By the end, she is something else entirely: fierce, wise, and, above all, free.

This is not your typical survival story. It's *The Revenant* but with more heart (and fewer angry guys with beards). It's *Cast Away* meets *Jane Eyre*. It's a tale of resilience, self-discovery, and quiet defiance. *Isola* is both sweeping and intimate, an epic that asks what makes a woman valuable - not to men, not to society, but to herself. And that is a story worth getting lost in. This one is a must-read if you love books that transport you, break you, and put you back together.

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