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Insurance & Financial Services

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Staying in touch Keeping you informed on *Personal Insurance* issues



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Insurance: Protecting Your Future without a Crystal Ball

If every one of us could have our own personal fortuneteller to accurately advise us about future events that could create financial loss in our lives, we would *all* be prepared. However, in the real world, no family has a crystal ball. Families can face tremendous loss when unforeseen events occur and the proper protection is not in place.

For instance, what would happen if you were to have a car accident, hit a pedestrian, and subsequently find yourself in a substantial lawsuit? What if a fire causes structural damage to your house? What if a hurricane destroys your vacation home? What if your dog bites a neighbor's child?

All of these unforeseen events have the potential to cause you great distress if you have inadequate insurance protection. Your family, home, automobile, and possessions are all important to you. Therefore, it is important to have the *right* insurance coverage to help protect all that you hold dear. Certainly, you may not have a fortuneteller to tell you what will happen in the future, but you *can* be prepared for the worst if it does happen.

Keeping Pace with Change

As we move through each stage of life, we need to make sure our insurance



coverage keeps up with the changes in our lives. Some people may focus too much on one type of coverage and not enough on other types of coverage that could better protect their families. As your life and financial situations change, your insurance coverage should keep pace. A regular consultation with one of our qualified insurance professionals can be of great benefit. We can review all your policies, coverage by coverage, and help you determine how best to put your insurance dollars to work for you and your family.

Tips on Easing Computer Strain

One byproduct of modern technology is the strain that computer users experience daily. Here are some tips that may help reduce neck, back, shoulder, and wrist aches that are commonly attributed to keyboard strain:

1. Adjust the computer screen so that eyes are level with the menu/tool bar along the top of the screen.
2. Keep the neck upright and straight. Avoid turning the neck to the side for prolonged periods while working on the computer.
3. Keep shoulders relaxed.
4. Keep elbows at a 90° angle, no more.
5. Sit up straight and keep the lower back slightly curved inward. An ergonomic pillow can offer additional support.
6. Adjust your seat so thighs are horizontal and feet are flat on the floor. Maintain at least two inches of space between the edge of the seat and the back of the knees.
7. Use a wrist rest.

As many workers use computers as a part of their daily job tasks, it is important that attention be given to posture and body positioning to avoid physical strain.

Driving in Wet Weather

Each season brings with it changes to the road conditions that, in turn, affect the way we need to drive to remain safe. Driving in inclement weather is different from driving on dry pavement on a fine sunny day. Springtime often brings wet weather that makes seeing other vehicles, road signs, and the even the road itself more difficult, so it is important to be prepared to help ensure that you and your passengers remain safe.

Vehicle Maintenance

Before you venture out on the roadways this spring, check the following items on your vehicle:

- **Windshield wipers:** Replace your windshield wipers if they are not working properly. Wipers should be able to clear the glass in one swipe.
- **Lights:** Make sure your headlights, taillights, brake lights, and turn signals are all working, to increase your vehicle's visibility. And remember to turn on your headlights whenever you drive, especially in bad weather.
- **Tires:** A critical factor in improving your traction is safe tires. Check that the tread depth is at least 2/32 inches, or insert a quarter and make sure you cannot see above Washington's head. If the tread is not deep enough, it is time to replace the tires. Get in the habit of checking the treads and the tire pressure once a month. The correct pressure is set by the manufacturer and typically can be found on the driver's side door edge or doorpost; it should also be listed in the owner's manual.

Wet-Driving Dangers

To help prepare you for wet-weather driving, be on the lookout for these common dangers:

Hydroplaning: Hydroplaning occurs when the water in front of the tires builds up faster than it can be pushed out of the way by the car's weight. The water pressure causes your car to rise up and slide on a layer of water between your tires and the road; essentially, your tires lose contact with the road and skid across the water. It can happen in as little as 1/12 inch of water and at speeds as low as 35 mph. To reduce your chances of hydroplaning, keep your tires properly inflated, maintain your tire tread, slow down, avoid braking hard or turning quickly or sharply, and follow the tracks of the car ahead of you.



If you do hydroplane, slow down until you can feel the road again. When you brake, pump slowly.

Skidding: Skidding is another common occurrence on wet roads. As rain falls, it mixes with dirt and oil on the road, creating slippery conditions. You can help prevent skids by slowing down and maintaining easy pressure on the brakes. If you find yourself in a skid, remain calm, and avoid slamming on the brakes. Take your foot off of the gas pedal, and "steer into the skid," in the direction you want the car to go. If your car has an anti-lock brake system (ABS), do not pump the brakes; your car's computer will initiate the pumping action. If your car does not have an ABS, avoid using your brakes.

Tips for Wet Driving

- Avoid using your cruise control when it is raining. When the cruise control is on, slowing down by lifting off of the accelerator is not possible, so you can lose control much more easily.
- Allow at least two car lengths of space between you and the driver in front of you.
- Slow down early for intersections.
- Do not use your high beam headlights. Although it is important to use your headlights in wet weather, high beams can make it harder to see.
- If the water is deeper than the bottom of your doors, you should not attempt to drive through it.
- If it is raining so hard that you cannot see the road or the car in front of you, pull over to a safe spot and wait until the downpour stops.

If your car is in good condition and you are prepared for wet-weather dangers, driving in rainy weather should not be a problem. By taking a few precautions, you can help avoid getting into an accident or worse: becoming a statistic.

For Your Information

Entrepre-Teen

If you are a young entrepreneur who is interested in starting a small business then you may be excited to learn that the Small Business Administration (SBA) has a website specifically for you. Their site, www.sba.gov/content/young-entrepreneurs-series offers business data and statistics on your competitors, industry and target customer groups, as well as 20 questions to ask yourself before you get started. It also outlines the 9 steps to get started.

HUD-dle Protection

The U.S. Department of Housing and Urban Development (HUD) says loan fraud is a problem that affects many people each year. On the upside, learning to protect yourself from a dangerous lender may only take a few minutes. The HUD website, www.hud.gov, contains tips for identifying predatory lenders, being a smart consumer, and contacting a housing counseling agency in your area.

Home Inventory Hints

If your home were broken into would you know what items were missing and how much it would cost to replace them? Creating your own home inventory is a great way to keep track, and now it's easier than ever. The Insurance Information Institute offers free, downloadable software you can use to keep track of your personal items. For more information and to download, check out www.knowyourstuff.org.