



Circle of Safety

Driving in Wet Conditions

It's that time of year where we have our daily rainfall... you know the saying "April Showers bring May Flowers"

I happened to be caught in a great rain shower the other day and it reminded me it probably be a great time to share some information on hydroplaning and driving in wet conditions.

I did some poking around on the internet and discovered that using cruise control in wet conditions is extremely dangerous!

As you probably know, hydroplaning occurs when your tires actually lose contact with the road and are riding on a thin sheet of water. When this happens, your wheels are spinning with no traction.

The only way to stop this wheel-spin and maintain control is to immediately reduce power. However, an activated cruise control system will continue to apply power, keeping the wheels spinning creating a potentially dangerous situation.

By the time you disengage the cruise control - by tapping the brake or turning it off - you may have already lost control.

The real safety key is to avoid hydroplaning entirely! How? SLOW DOWN in wet road conditions!

Posted speed limits are for dry road surfaces. Hydroplaning STARTS at speeds as low as 35 mph, and at 55 mph you could be riding entirely on a sheet of water!



In This Issue

<i>Driving in Wet Conditions</i>	1
<i>Accident Checklist</i>	2
<i>April Stress Awareness Month</i>	3
<i>Food to Destress Yourself</i>	4
<i>Exercise to Destress Yourself</i>	4

Cont. on Pg. 2

...cont. from Pg. 1



So as a general summary...when the road is wet:

- Turn off your cruise control.
- SLOW DOWN and leave extra space between cars.

Be safe out there whatever the conditions and if you have any questions or need any help with any of your protection needs – please know my team and I are ready to help!

PS - This rainy season increases the chance that you may be involved in an accident. And it's sad, but there are people in this world who will take everything you have if given the chance. Of course, if you are in an accident and the other driver demands compensation for auto damages, medical bills or even lost wages, your insurance will foot the bill ... but only if you have enough! If you don't, it could literally ruin your financial life. Well don't worry, there's good news ...

A million dollars of protection can be obtained for as little as \$12 a month! Erase your worries and your fears. Contact us today about a Personal Umbrella policy.

Accident Checklist

Here are some pointers if you are involved in an accident.....

1. Get help for the injured.
2. Call the police. Remain at the scene of the accident.
3. Warn oncoming traffic. Set hazard lights and flares.
4. Try to remain calm.
5. Do not admit fault, even if you think it might be your fault. Let the officials determine the fault of the accident.
6. Exchange names, addresses, phone numbers, makes of vehicles, driver's license numbers, vehicles license numbers, and insurance company/policy number information with all drivers involved. Get names, addresses, and phone numbers of all passengers and witnesses.
7. Try to sketch the accident. Include intersections and any details that might explain what happened.
8. Take pictures of the scene and any damages.
9. Do not discuss the accident or sign any documents. Only answer questions asked by police officers and your auto claims representative.
10. Call your insurance company to report the claim.



April is Stress Awareness Month



Relaxing is all about getting your mind off of the stresses of life. Anything that will accomplish this can be helpful in making you feel calm and at peace. Here are some easy ways to feel more relaxed in your daily life.

Meditate

Meditation can be a great way to relax, especially if you are under a lot of stress. Research has shown that meditation can be helpful in lowering heart rate and blood pressure, and even improving cognitive performance.

Drink Green Tea

Green tea is very soothing—it contains theanine, an amino acid that gives flavor to green tea and also promotes relaxation..

Eat Mood-Boosting Foods

Many of us crave indulgent carbohydrates like cookies, candy, ice cream, pretzels, and other sweet and starchy foods when we're stressed, anxious, or tense.

Create a Relaxation Room

Many spas have relaxation rooms to sit in before and after treatments, and it's a great thing to create at home too. A relaxation room doesn't have to be a "room" per se—it can be a space in your bedroom, for example, but the key is having an area or room at home, solely devoted to relaxing.

Listen to Music

Listening to soothing music can be very relaxing—and slow tempos in particular can induce a calm state of mind

Exercise Daily

Exercise helps to boost endorphins and reduce stress—and research shows that 20 minutes each day is all that is needed to experience benefits.

Get a Massage

Getting a massage is a great way to free yourself of tension and relax, and adding aromatherapy oils such as chamomile or lavender can be particularly beneficial.

Have a Hot Bath

Heat relaxes muscles—and taking a long bath can be soothing for the mind as well. Stock up on your favorite bath salts and soaps, get a bath pillow, and decorate the room with candles. You can even create an in-home spa, by incorporating spa treatments like facials.

Something to do at work to destress you days.....

1. Get a Head Start

Leave home 30 minutes earlier than normal, the less stressed you'll be for the rest of the day.

2. Bring Snacks

Bring a spill-proof coffee cup filled with your favorite brew to the office, and have a bag of nonperishable snacks on hand.

3. Give Yourself Some Credit

When you've completed an interim or long-term goal, tell yourself—out loud—what a good job you've done.

4. Schedule 10 Minutes of "Worry Time"

Close your office door or go sit in an empty conference room and think about what's stressing you out.

5. Manage Your Email

To keep from stressing out, cut down the amount of time you spend reading and sending emails.

6. Stretch

This is especially important if you have a sedentary job. Try lifting your legs up and stretching them for 30 seconds.

7. Have a "Perspective Reminder"

Stress can overpower you at times, but your troubles are smaller than they seem. To remind yourself of that, keep a picture in your office.

8. Plan Ahead

When work is challenging, devote some of your down time, like weekends and evenings, to making a to-do list for the next week.

9. Socialize With Colleagues

Suggest a once-a-week gathering with your co-workers where you can talk about a particular work issue.

10. Remind Yourself Why

Make a display in your office to remind you of your personal life. Include pictures of those or a special occasion.

Destress Corner



STRESS RELIEVER

- 2 green apples
- A bunch of spinach
- 1/2 a cucumber
- 1 stick celery
- 1/4 lemon
- 1/2 inch ginger root (optional)

Computer & Desk Stretches

Approximately 4 Minutes

Sitting at a computer for long periods often causes neck and shoulder stiffness and occasionally lower back pain. Do these stretches every hour or so throughout the day, or whenever you feel stiff. Photocopy this and keep it in a drawer. Also, be sure to get up and walk around the office whenever you think of it. You'll feel better!



Each pose is done twice for a total 90-minute series



10 STRESS RELIEVING FOODS: BANANAS, PASTA, ALMONDS, GRAPES, GREEN TEA, OATMEAL, CHOCOLATE, WATERMELON, ORANGE JUICE, AND TUNA. #8FACT

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