

The Straight Talk



From Premier Law Group and Straight Talk Law



Top 10 Road Trip Games

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August Calendar:

- National Immunization Awareness Month
- American Coast Guard Day : August 4th
- International Youth Day : August 12th
- Women's Equality Day : August 26th

Answer the Trivia Question on the Back Page for a Chance to Win a Starbucks Gift Card!

Road trips can be long and boring- particularly for children. Whether the trip is 50 miles or 500 you are guaranteed to be asked "are we there yet" multiple times- but if you prepare for the trip you may be able to keep your whole family entertained. Here is a list of the top 10 Road Trip Games for you to bring along on your next vacation or labor day weekend trip!



I Spy: "I spy with my little eye" starts this game followed by a short clue to a nearby object of your choosing such as color, size or the first letter of the objects name. The object is for the other players to guess the object.

20 Questions: A person thinks of an item to start the game and everyone tries to guess the item by asking questions: "animal, vegetable or mineral?", "does it bark?", "can you peel it?". If nobody is able to guess

the item by the 20th question everyone gets one last chance to guess before revealing the answer.

License Plates: There are multiple versions of this game: finding letters alphabetically and the winner being the first person to get to "z". -Double numbers or letters with the person who has the most at the end of the trip winning. -Collect out of state license plates, make the challenge even harder by doing this in alphabetical order.

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Teen Driving Tips

With children going back to school in the next month and the onset of drivers-ed courses I thought I would tackle the teen driving issue. Car accidents are the leading cause of death among 16-21 year olds. There are many factors contributing to



the high number of accidents: inexperience, the risk taker mentality, speeding/racing, and distractions. But what steps can parents take to help prevent their child from becoming a statistic?

1. Defensive Driving Courses: There are a lot of different types of driver education, but they are not all the same. Defensive driving schools teach students how to deal with the roads many surprises in a controlled environment. These classes teach students how to deal with hydroplaning, snow and other conditions that may

be thrown their way. Defensive Driving schools have a great track record with 80% fewer of their students being involved in an accident compared with those in other driving courses.

2. Allow your teens to drive: When you are going to the grocery store, school, sports practice or driving to grandma's house- let your student take the wheel so they can get as many driving hours in as possible... Practice may not make perfect but it definitely makes them better.

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Meet Donnie



Donnie Brummer is the owner and operator of Brummer Insurance in Maple Valley, Washington. Donnie has lived in Washington his entire life and enjoys being involved in his community. His college studies were in the field of education, but he found a calling in taking care of the personal and business insurance needs of Washingtonians. He is married to Emily Brummer, and they have two amazing children, Kaeley and Braeden.

Don't Skip the PIP

Many insurance agents and companies will tell you that Personal Injury Protection or "PIP" is unnecessary and will needlessly increase your insurance premium. But why is this protection important

enough to make the Washington State Insurance Commission require agents to speak to clients about it?

Personal Injury Protection or PIP is "insurance coverage for medical and other expenses, such as wage loss and funeral expenses, which result from an auto accident, no matter who is at fault". (Washington State Insurance Commission)

PIP is one of the most important insurance coverages to consider because it provides a direct benefit to you in the case of an accident. While the required insurance coverage only protects other people from you PIP enables you to protect yourself from other's negligence. The stress and hassle of rushing to settle a claim to help prevent you from going bankrupt can easily be prevented by carrying adequate Personal Injury Protection limits. To put it simply, PIP pays your medical bills after an accident, regardless of whose at fault for the accident.

PIP is not the same as health insurance because you can see any medical professional you choose. There is no need for a referral or to see a doctor "in the network".

It is not required for drivers to have PIP, but the Washington State Insurance Commission does require insurance companies to offer this coverage to all insured. This has become a legal requirement because there have been a significant number of Washington Residents who have experienced a loss and regretted not having adequate personal injury protection. Learn from their mistakes. Empower yourself to be protected in an accident regardless of who is at fault. Empower yourself to protect your assets, and your family. When your agent asks you if you would like to purchase Personal Injury Protection, say yes!

For more information about Washington auto insurance visit www.BrummerInsurance.com



Teen Driving Tips

Continued from Cover

go with the car.

3. Constructive Comments:

Help your child become aware of road hazards by pointing them out while driving and calmly telling them the right course of action to take.

4. Don't Yell in the Car!: Studies show that yelling at the new driver makes them nervous and hinders their abilities. Calmly let them know how to deal with situations.

5. Review the Ride: Each time you go out with them talk to them afterwards about the drive and provide a constructive critique- telling them the good and the bad.

6. Share the Responsibility: Have your child help share the costs of driving- paying for part of the insurance, gas etc. This will help them realize that nothing is free and give them a greater respect for their car and the road.

7. Ride Periodically with Your Teen: Even after they get their license ride with them every so often to check out their driving skills.

8. Set Rules: Set rules on nighttime driving, how many passengers may occupy the car and where they may

9. Create a Contract: Outline the rules, conditions, restrictions and consequences if those rules are broken. With losing their license and freedom on the line they will think twice before racing their buddies or drinking and driving.

10. Set a Good Example: If you don't wear your seatbelt, use your cell phone while driving and are prone to road rage- how do you think your child will drive? Provide a steady example of the behavior you would like your child to exhibit behind the wheel.

Question:
If I'm Involved in an Auto Accident What Should I Do?

Answer:

There are a few mistakes people regularly make when in a car accident that can have a huge effect on their claim. If you keep these tips in mind it will make the process run a lot more smoothly.

1. **Order Your FREE Copy of Our Book** *The Truth About Washington Auto Accidents* from www.straighttalklaw.com
2. **Collect Adequate Data from the Accident.** Names, phone numbers and addresses for **ALL** of the people involved in the accident including passengers is essential. Also take note of not only the license plates of the cars involved, but also of each cars make, model and color. If your cell phone is equipped with a camera it may be a good idea to take pictures of each of these items. And don't forget to collect each drivers insurance information. If any surveillance tapes or 911 tapes have record of the incident make sure you get someone investigating the accident ASAP before these are recorded over or lost.
3. **Don't Wait to See A Doctor.** If you are injured from the accident you must see a doctor immediately. The case requires

evidence ie. Doctors notes. If you do not seek medical attention quickly the insurance company will argue you were not truly injured.

4. **Don't Exaggerate or Understate your Symptoms.** Juries do not reward whiners or tough guys and both of these can hurt your case. If you overstate your injuries the jury will consider you untruthful and not want to help you– if you understate they will give you less than you should be receiving.

If you have a question you would like to see answered in our newsletter please submit it to bailie@plg-pllc.com

Road Trip Games

Continued from Cover

The Alphabet Game: This

game can be played as teams or solo. Run through the alphabet in order by using the letters on License Plates, Road Signs, Billboards and Business' as you pass them along the trip. Anything qualifies so long as it is on your side of the car.

The Picnic Game: A great memory game with the challenge of getting through the alphabet. The game starts when a player says "I went to a picnic and this is what I brought..." then say a picnic item starting with the latter 'A'. This game follows with each person running through the entire list of items and adding on the next letter. "I went to a picnic and this is what I brought...an apple and some bananas" etc. The trick is to get through all 26 letters of the alphabet.

Counting Cows: This game is great for trips through the country. Each player counts the cows they see on their side of the car. If you pass a cemetery on your side of the car and another player yells "your cows are buried" you will have to start from the beginning again. The game can get interesting when distraction tactics are used to prevent cow counting.

Geography Game: Choose countries, cities, states, rivers, lakes or capitals. The first player lists a geographic area and the second person lists a similar geographic area that starts with the last letter of the previous word. For example: First listing: Michigan, the second person could list Nevada and the next word could be Alaska.

Virtual Hide and Seek: Play-

ers think of a place in their house and virtually hide there as the other player tries to guess where they are hiding. Since it is virtual players may make themselves as large or small as they like and can hide in silverware drawers, toilets, cabinets etc.

Scavenger Hunt: Compile a list of items to look for while on the trip. The list can be different depending on the area you are driving through. For example: In the country the list may be: grain silo, hay bales, cows, tractor, irrigation system, barn, deer, horse. While in the city the list may be: a billboard with a car on it, railroad tracks, flashing red light, church, license plate with an 'x' etc.

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TRIVIA QUESTION OF THE MONTH

What is the highest grossing movie of all time?

First person to email the correct answer to **Bailie@plg-pllc.com** will win a free Starbucks gift card!!



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Have a Legal Problem or Question?

We are Here to Help!

It is no secret that we focus our practice on personal injury, car/motorcycle accidents, unpaid wages, wrongful termination, wrongful death, sexual harassment and discrimination cases. We keep this narrow focus and limit the cases we accept so we better serve our clients.

However, we understand that our friends and families have all sorts of legal issues that they need help with. So, we make this offer on a first come-first served basis.

**FREE CONSULTATION
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Free 30 minute consultation to the first 20 people who contact us with mention of this coupon.

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This newsletter is intended to educate the general public about personal injury, medical malpractice, and small business issues. It is not intended to be legal advice.