



## Enjoying The Fruits Of Our Land And Making Memories Along The Way

by Mike Dyer

The rich aroma of kettle corn fills the air. The tables and baskets of rainbow-colored fruit and vegetables are a feast for the eyes. Throughout Nebraska, farmers' markets start popping up in May. Take a few steps outside of our Lincoln office and you are in the thick of

one of the best farmers' markets Nebraska has to offer. A few fresh vegetables and even some farm fresh eggs can brighten up your week's menu and get you out of the typical grocery shopping rut. Take your family and grab some kettle corn for the stroll through the vendors' booths.

If you want to get one step closer to nature, berry farms around the area will start producing pretty soon. I can't help but think about all the memories I have taking my kids to different berry farms. It's hard for kids to resist grabbing a container and filling it full with beautiful red strawberries. Watching them trek through those rows creates life-long memories.

Whether it's a farmers' market, a berry farm or just enjoying the sunshine and fresh air that spring and summer bring, I'm looking forward to making more memories this summer, taking the time to smell the flowers and spending some family time doing simple things together.



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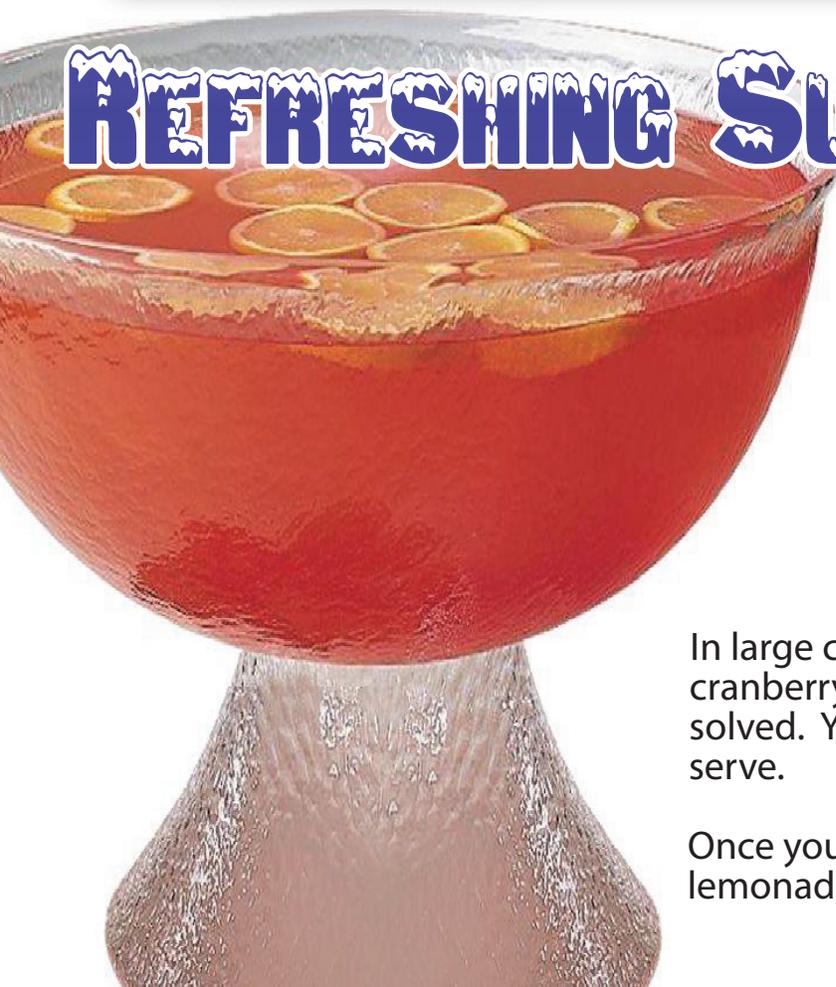
# Car Insurance – Are YOU Covered?

We are seeing a disturbing trend in car insurance coverage.

The below illustration is an actual copy of a car insurance declaration sheet. It shows the different types of coverage on the policy and the corresponding premium amounts. Let's imagine for a moment that this is the insurance coverage you have purchased. If you cause an accident and injure someone else, your insurance company will pay the injured person and/or people up to \$100,000 per person or \$300,000 per accident (Bodily Injury Liability). HOWEVER, if someone else is at fault for an accident where you are injured and that individual either has no insurance or not enough insurance to cover your damages, your insurance company will only pay YOU, THEIR OWN INSURED, up to \$25,000 per person or \$50,000 per accident (Uninsured Motorists/Underinsured Motorist).

Do you know what kind of coverage you have? We encourage you to learn more about your auto insurance coverage and ask your provider questions.

<u>Coverages*</u>	<u>Limits and/or Deductibles</u>	<u>Vehicle 1</u>
Bodily Injury Liability Each Person/Each Occurrence	\$100,000/\$300,000	\$119.27
Property Damage Liability	\$50,000	\$133.73
Medical Payments	\$1,000	\$8.28
Uninsured Motorists Each Person/Each Occurrence	\$25,000/\$50,000	\$7.28
Underinsured Motorist Each Person/Each Occurrence	\$25,000/\$50,000	\$2.34



## REFRESHING SUMMER PUNCH!!

- 6 oz. frozen concentrated orange juice (thawed)
- 1 cup frozen concentrated lemonade (thawed)
- 2 cups cranberry juice (cold)
- 3 cups cold water
- ¼ cup white sugar
- 2 liter bottle of lemon-lime pop (cold)
- Sliced lemons and oranges
- Ice or frozen lemonade cubes

In large container, mix thawed orange juice, lemonade, cranberry juice, water and sugar until the sugar is dissolved. You can chill this mixture until you are ready to serve.

Once you are ready to serve, add the pop, ice/frozen lemonade cubes and sliced lemons and oranges.

# Extra Eyes on Your Side

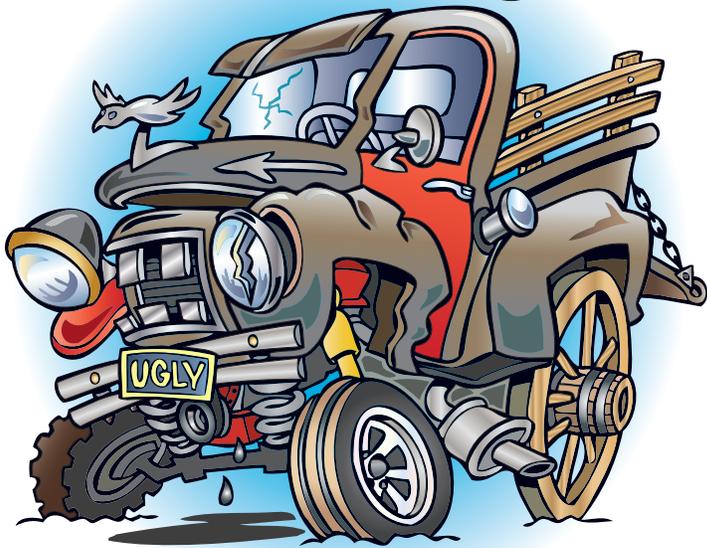
by Mike Dyer

Dazed and confused! That's what you may feel like after you've been in a car crash. Add to that the horror of realizing the person that just slammed into you has left the scene of the accident. A recent report from the AAA Foundation for Traffic Safety states that in the U.S.

more than one hit-and-run crash happens every minute. It's probably because I've been helping people in car accidents that I've had a video camera or dash cam mounted on my windshield for years. This small piece of equipment can be a valuable tool, especially with hit and run accidents. Fortunately, as with most technology, it has gotten better over the years and the cost of owning a dash cam has dropped. The last camera I purchased a few months ago at Walgreens was less than \$30. When I get in my car, I fasten my seatbelt and turn on my dash cam. It's a good feeling to know my camera may record information about an accident that I am not likely to remember.



## Avoiding the Used Car Blues



In the market for a car? A used car may be the perfect fit for you. However, doing a little research may keep you from the used car blues down the road. A used car's history can tell you many things about its potential future.

The National Insurance Crime Bureau provides a free service to check a car's vehicle identification number (VIN) to see if it has been reported as stolen but not recovered. This service will also tell you if the car has been reported as a salvage vehicle. You may also have heard about large companies like AutoCheck and Carfax that provide reports that can show car repairs and recalls. Having this information before you sign on the dotted

line could save you from a giant headache later on.

If a used car deal seems too good to be true, it just might be. A report might show a salvage title. Salvage titles are usually the result of the vehicle being in an accident or a situation where the insurance company determines it will cost more to fix than what the car is worth.

Unfortunately, there is never a guarantee that you won't experience car problems, even with the purchase of a brand new car. However, a little bit of research and a trusted mechanic's inspection can provide you with a good deal of information to make an educated purchase.

## Client's Bill of Rights

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3. Right to our respect.
4. Right to expect competence from our firm and all who work here.
5. Right to know the truth about your case.
6. Right to prompt attention from us.
7. Right to have your legal rights and options explained in plain English without legal mumbo jumbo.
8. Right to a fair written fee agreement with our firm.
9. Right to a fair fee for the work we do.
10. Right to make the ultimate decision on your case.



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