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“Be careful what you set your heart upon – for it will surely be yours.”
James A. Baldwin

Special points of interest:

- Take time to relax, page 2

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child bullying



Though the causes of violence in schools have long been debated, there's no argument that it can have serious ramifications.

School violence is actually a subset of a much broader social concern known as youth violence, which is defined as the intentional use of physical force or power by a young person between the ages of 10 and 24, against another person, group or community, with the youth's behavior likely to cause physical or psychological harm.

According to recent statistics, as many as 38 percent of public schools reported at least one instance of violence to police between 2005 and 2006, and nearly one third of students reported being bullied during a typical school year. Bullying victims can suffer from increased anxiety, depression, and other psychological problems, as well as physical injuries.

Different types of aggressive behavior fall under the category of school violence, including:

- Bullying
- Fighting
- Using weapons
- Electronic aggression (messages via e-mail, text, or other electronic manner)
- Gang violence

School violence covers any act of violence which occurs on the way to or from school, during a school-sponsored event or on the way to or from a school-sponsored event.

While school violence is a complex problem that doesn't have a "one-size-fits-all" solution, there are some very good sources of helpful information for concerned parents, caregivers, and school administrators, such as the youth violence section of the Centers for Disease Control and Prevention's website (www.cdc.gov). ■

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the dreaded uninsured motorist

Fact #1: There are a whole lot of uninsured drivers on the roads these days.

Fact #2: If you are involved in a serious accident with someone who is uninsured, you may encour-

ter significant problems and financial hardship in addition to the normal stress of dealing with the accident itself and any injuries or fatalities that may have occurred.

Continued on next page.

life is stressful

BUT THAT DOESN'T
MEAN YOU SHOULDN'T
TAKE TIME TO RELAX

“Let us banish fear.”
Carter G. Woodson



Life is often stressful. Work has to be done, bills have to be paid and children have to be fed. Some situations are more hectic than others, but really even little things can raise your anxiety level. While you might lead a hectic life, it is crucial to take a few moments from each day to de-stress.

Here are five tips to lower your tension:

- **Take a walk.** Exercise is known for improving moods, plus it is good for your body. Grab a friend or even the family dog and get outside. Take a stroll around the neighborhood or through the park. You will start to feel your stress lighten.
- **Have a good laugh.** It might not be realistic to watch a funny movie when you are feeling stressed, but you could look up a short video clip on YouTube. When you laugh, your heart rate and blood pressure go up, and when they drop, you will start to feel relaxed.
- **Listen to soothing music.** Login to Pandora or turn on your iPod and find some slow music. Soothing sounds will help you relax.
- **Pop a piece of gum in your mouth.** It is believed that chewing a stick of gum may help lower cortisol levels. Cortisol is a stress hormone.
- **Light a scented candle.** Scents that contain linalool, such as lavender and mango, can help reduce your stress.

You don't need to spend your days feeling tense. Follow these tips, take a deep breath and...relax. ■



“The Dreaded Uninsured Motorist” continued from page 1.

The good news is that uninsured motorist coverage, which is very inexpensive in most cases, can bring you some level of protection.

Unfortunately, most drivers simply don't carry enough of this key coverage. A good level of coverage is \$500,000, but we suggest you carry as much as \$1,000,000 – if that amount of coverage is available from your insurer.

Besides the fact that you never know which drivers carry insurance and which ones don't, having the appropriate level of this insurance is critical because medical bills can skyrocket if hospi-

talizations are necessary. ***Just one day in the intensive care unit can top \$100,000.***

Another reason to have additional “uninsured” coverage is because many employer-provided health insurance plans require you to pay any lawsuit recovery back into the plan should you be awarded one. In these scenarios, your recovery can be depleted, leaving you with virtually nothing for any injuries and suffering you may have endured.

Call our office if you have questions about your policy. ■

identity theft:

TAKING STEPS TO PROTECT YOURSELF



It is estimated that as many as 9 million Americans are victims of identity theft each year.

Fortunately, though, there are steps you can take to reduce the risk of someone stealing your personal information to commit fraud or other crimes.

Protect Your Social Security Number, Wallet and Purse

Keep your Social Security card somewhere safe – not in your wallet – and only use it when absolutely necessary. In some states, your driver's license number is the same as your Social Security number, and some insurance companies do the same thing with regards to policy numbers. If that is the case with your state or insurer, request to have those numbers changed to another number.

Though it may seem obvious, you also need to pay close attention to where you keep your wallet or purse. Don't carry any unnecessary personal information with you.

Protect Your Mail...and Your Trash

Some identity thieves pick through your trash or recyclables to find important personal information on old mail. Because of this, it's always a good idea to shred any paperwork which has your credit card numbers or bank information on them. Always

get your mail promptly after it has been delivered. If you are sending mail that contains personal information, deposit it at your local post office or mail collection box, instead of your unprotected mailbox.

Use Care on the Web

On the Internet, it's easy to visit a site that leaves your personal information unprotected. Always use up-to-date protection software and take caution when browsing the Web. Also, it's typically a good idea to verify sources when giving out personal information, whether on the phone or online.

Whenever you need to select a password for a new website account, credit card, bank account or phone account, choose an intricate password containing a blend of letters, numbers and special characters. Make it a difficult code to crack. Avoid using the same password for all of your sensitive accounts.

If despite your best efforts, your identity is stolen, you should immediately file a police report, check your credit reports, notify your creditors, and dispute any unauthorized transactions. ■

Did You Know?



According to the U.S. Fire Administration (USFA), there are two basic types of smoke detectors – **ionization and photoelectric**.

Ionization smoke detectors are better at sensing flaming, fast moving fires, while photoelectric ones are quicker at sensing smoldering, smoky fires. Some detectors – called dual sensor smoke alarms – combine both technologies into one unit.

The USFA recommends that homeowners install both ionization and photoelectric smoke detectors or the combination smoke alarms since there is no way of knowing which type of fire could potentially start in your home (and either type could be deadly).

There are also smoke detectors made for people with hearing disabilities. These alarms may incorporate strobe lights and/or vibrations to help people who are unable to hear a traditional smoke detector when it goes off. ■



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For comments, questions and to update your information or remove yourself from our mailing list email us at info@sherylburke.com. We love to hear from you!

CALL US TODAY FOR A
FREE CONSULTATION!

“Love is the only sane and satisfactory answer to the problem of human existence.” Erich Fromm



WHAT YOU NEED TO KNOW ABOUT slip and fall accidents

It is estimated that over one million Americans suffer an injury due to slip and fall accidents each year. Of those accidents, approximately 17,000 end up being fatal.

Though they can occur anywhere, slip and fall accidents are common in the workplace. In fact, nearly 25 percent of all serious work-related injuries are due to slips or falls and more people die on the job annually because of slips or falls than all other work-related deaths combined.

Among other things, slip and fall accidents can be caused by:

- Slipping on spilled food or drinks
- Tripping on objects that have fallen from shelves or displays that are improperly stacked in aisles
- Slipping on ice or snow just outside of a building
- Falling down stairs due to poor maintenance or the lack of

a handrail

- Slipping and falling on recently mopped floors with no “wet floor” sign displayed

Slip and fall accidents are grouped under “premises liability” cases, and several truths must be established in order for a slip and fall case to be successful in court.

First, the defendant must have had some official duty to conform to a standard of conduct and must have failed to adhere to that standard in the event of the injury. It also must be established that the defendant’s breach of conduct was the proximate cause of the plaintiff’s injury. Finally, the plaintiff must also be able to prove the existence of the injury.

If you have questions about a slip and fall accident you were involved in at work or on someone else’s property, contact our office to discuss your situation. ■

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