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The Effects of **STRESS**

It's very difficult to avoid stress. There's stress from work, stress from financial situations, stress from family problems, stress from health issues, and as many of you personally know, stress from accidents. One thing all modern Americans share is stress. And stress is very harmful to us.

In an article on the Mayo Clinic's website, it states, "Stress symptoms may be affecting your health, even though you might not realize it. You may think illness is to blame for that nagging headache, your frequent insomnia or your decreased productivity at work. But stress may actually be the culprit."

Though we don't have control over everything in our lives, we must try to decrease the stress, as well as add wholesome pleasurable activities into our life.

One thing I've always enjoyed is working in the yard. I like digging holes for bushes, planting flowers, hedging, and burning leaves. In the past, I've had a few gardens and I'm thinking about one for the future, knowing how important healthy food is (food that is free from pesticides and that is non-GMO (genetically modified organisms)).

I hope you will take time to figure out how to relax in a healthy way, as it is imperative for your good health. If you go to www.Mercola.com, and sign up for his daily newsletter, your knowledge of health will skyrocket in the next year. Dr. Joseph Mercola talks to readers in a language you can understand and gives daily advice on how to improve your health.

Now it's time to go water the new plants I put into the ground last weekend. When I was newly married (34 years ago), my wife used to say that I liked to come home and just "hold the hose." She was right. Being outside and "holding the hose" still relaxes me. I hope you'll make time to relax, too.

Are you covered if the water rises?

Most homeowners' insurance does not include property damage caused by flooding. If you live in an at-risk area, near a stream or river or other body of water that could flood, you should check your policy right away to make sure you're covered. If not, additional coverage is a good idea.

You may already be covered. To get most mortgages for homes in a high-risk area, you'll have to have flood insurance. Even if this is the case with your home, being aware of your coverage is still a good idea. You should make sure you have enough coverage for both the property and the contents of your home in case of disaster. Even if your home is not in an official high-risk flood zone, you may want to purchase flood insurance if you notice the possibility of flooding. Some high-risk designations are out of date.

Flood insurance has some limitations that are worth noting. First, the water must come from outside of your home to be covered. So a broken water heater flooding the basement won't be covered.

Second, swimming pools and landscaping don't count. Third, small floods are excluded from coverage. Generally, a flood must affect at least one other property and cover at least two acres. Finally, finished basements, as well as most contents of a basement, are not covered.

When a storm rolls in and the waters start to rise, there will be a lot of stress and anxiety. Give yourself a little extra peace of mind by knowing your insurance will cover any potential losses.

ELDER ABUSE a disturbing reality

It is said that we should respect our elders, but in too many cases the elderly are instead targeted for exploitation and abuse. This abuse can take many forms, including physical, medical, emotional, psychological and sexual. Most disturbingly, it is often caregivers, family, and friends, in addition to strangers, who perpetrate this abuse.

According to the Justice Department, 10 percent of seniors are abused each year, with only 1 out of every 23 cases reported. The most likely victims are women, people with cognitive impairments, people without relatives, those with disabilities, and those who are ill-housed, poor, physically weak, or socially isolated.

You can help your elderly loved ones by watching for common warning signs of abuse. Keep watch for sudden weight loss, dehydration, unexplained injuries, bedsores, unsanitary or unsafe living conditions, and financial problems. If this elder is in a nursing home or assisted living facility, be aware of overuse of physical or chemical restraints and be sure they are getting proper attention from staff.

If you suspect a loved one is a victim of elder abuse, there are ways for you to help. Most localities and states, as well as the Federal government, have laws in place to protect the elderly. Contact our office to find out the best way to protect your loved one through the legal system.



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A truck hit us and totaled our car. That threw life as we knew it, into a topsy-turvy spin. An accident completely inverts your life. Calling David Gordon was like the weight of the world had been taken off our shoulders. It was very important to know that he was board-certified. He treats your claim, no matter how large or small, like it's the most important thing in the world to him.

-Bill D.



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The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please call the appropriate legal professional.

Intentional crash on Highway 385

In September of this year, a young man was driving on Highway 385 in Memphis at about 1:00 a.m. when he was rear-ended. As you would expect, the young man exited his car to speak with the other driver about the accident. But before he could get back to the other driver, the wrongdoer was facing the young man with a handgun and ordering him to turn over his keys. When the young man hesitated, the wrongdoer shot the young man in the leg, took his keys, and stole his car.

This is not first time we have heard of this roadway scheme. What this tells us is that if you are rear-ended in a quiet or remote location, even if it is daytime, you cannot exit your vehicle. Remember, most rear-end accidents occur in traffic, not in remote locations. Move your car to a safe place and call the police (911). If the driver who struck you is an honest citizen, he may follow you to that safe place. But even if he does not, you will be safe and your automobile insurance company will repair your vehicle under the "collision" coverage.

