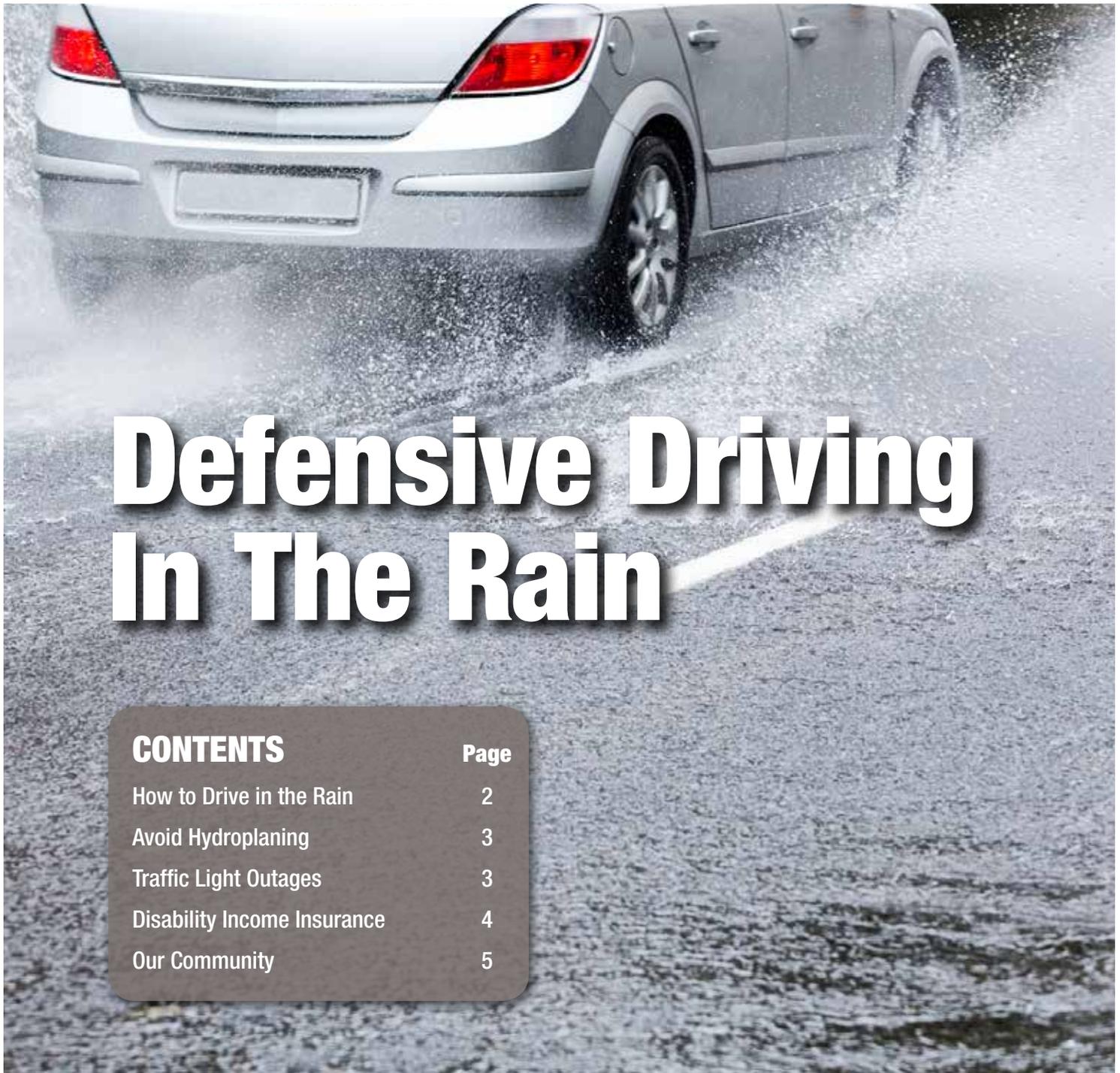




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Defensive Driving In The Rain

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Life Saving Tips

How to Drive in the Rain



With all the rain we have had this winter and spring, it may be hard to believe that Florida's rainy season has not even started yet (May-October). Driving in the rain can be dangerous or even deadly. Too often drivers fail to consider the dangers of rain and, therefore, do not change their driving habits to fit the hazardous conditions they now face.

According to the U.S. Department of Transportation's Federal Highway Administration, there are, on average, 1,235,000 weather-related crashes with 418,000 injuries and 5,376 deaths per year. The vast majority of most weather-related crashes happen on wet pavement and during rainfall: 70% on wet pavement and 46% during rainfall.

Do not become a rainy-day statistic. Here are some tips to reduce your chances of having an accident:

- **Prepare your car for rain** – check your tires, check your brakes, make sure windshield wipers are in working order, and make sure headlights, tail lights, brake lights, and turn signals are working properly.
- **Know the road** – take a moment to consider the route you will take. Avoid low lying areas that are prone to flooding.
- **Stay focused** – keep your eyes on the road and pay attention to your driving only. No distractions!
- **Turn on your headlights** - it is the law in all states. Please note – it is against Florida law to have your hazard lights on while you're driving.
- **Turn off cruise control** – take control of your vehicle and the accelerator.
- **Slow down** – driving too fast can make you lose traction and your tires will not be able to grip the road. Avoid slamming on your brakes.
- **Leave room** – stay at least 5 or more seconds behind the vehicle in front of you and keep space on all sides of you, so you do not get boxed in and the spray will not reduce your visibility.
- **Stay in middle lane** – water tends to pool in the outside lanes.
- **Use extra caution when merging lanes** – drive defensively and stay alert.
- **Use defrosters** – windows can often mist up in rain or high humidity impacting visibility. If your vehicle has no

Continued on next page

Tips to Keep Your Vehicle Under Control

What to Do if You Hydroplane

Hydroplaning occurs when your tires lose traction with the roadway due to excessive water on the top of the road. Hydroplaning can happen in as little as one-twelfth of an inch of rain on the road and at a speed of 35 or more miles per hour. When this happens, the driver loses control of the vehicle and can begin to slide uncontrollably.

If you start to hydroplane slowly take your foot off the gas pedal. **DO NOT** slam or touch your brakes. Try and steer straight until you regain control of the vehicle. If you start to spin, slowly turn your wheel in the direction of the spin. **DO NOT** go against the spin (in the opposite direction) and **DO NOT** jerk the wheel sharply, as this could cause your vehicle to flip over due to over correction. As your vehicle starts to slow, you should start to regain some contact with the roadway, at which time you can safely ease on to the brakes. ■



Continued from previous page

AC or defroster, open your window side windows slightly to get air moving.

- **Turn around** – if you see deep standing water or moving water, do not attempt to drive through, turn around and find another safer route.
- **Be courteous** – watch for and avoid splashing pedestrians or bicyclists.
- **Be patient** – stay calm and remember to take some breaths.

If you feel uncomfortable driving in the rain, wait until the weather improves or consider delaying your trip or commute. In some cases, you may need to pull off the road to a safe place until the weather subsides. ■

Who Has Right of Way at Traffic Light Outage?

As hurricane season is fast approaching, we wanted to remind you who has the right of way at a traffic light outage. You may remember this being an issue after Hurricane Irma, where there were many intersections with no functioning lights, as there was no electricity at that intersection.

You must treat these intersections as a four-way stop. Slowly approach the intersection, stop, wait for your turn to go, and evaluate traffic movement as to avoid an accident. Remain calm, be patient and drive safely. Remember, the car to your right has the “right of way,” and continues counter-clockwise until it is your turn. ■



Disability Income Planning and Life Insurance

Brooke McKernan of Northwestern Mutual | The McKernan Financial Group *Guest Columnist*

Disability income insurance helps protect your most valuable asset- your ability to earn an income.

Some questions to think about:

1. If you were sick or injured in an accident today, how would your family's standard of living be impacted?
2. How long would your savings last if your income stopped because you were unable to work because of an illness or sickness?
3. What impact would a long-term illness or injury have on your ability to continue saving for retirement?
4. Would your employer continue paying your salary if you were unable to work due to an injury or illness?
5. What if the disability lasted for several years? Could you afford to take a six-month vacation? If you can't, do you think you could afford living through a six-month injury or illness?

Life insurance:

Types of life insurance, the difference between whole life and term life insurance.

TERM:

1. Temporary protection
2. Some policies may be renewed
3. Some policies may be converted to a permanent policy
4. Most policies have increasing premiums as you get older
5. Good for temporary concerns

PERMANENT / WHOLE LIFE:

1. Lifetime protection
2. Contains guaranteed cash value, loan value and paid up-insurance
3. Provides flexibility
4. Most policies have level premiums for life
5. Good for ongoing concerns, guaranteed to grow every year
6. Ability to take out money without income tax
7. Ability to access prior to age 59 1/2 without taxes & penalties
8. Cash account guaranteed to grow every year

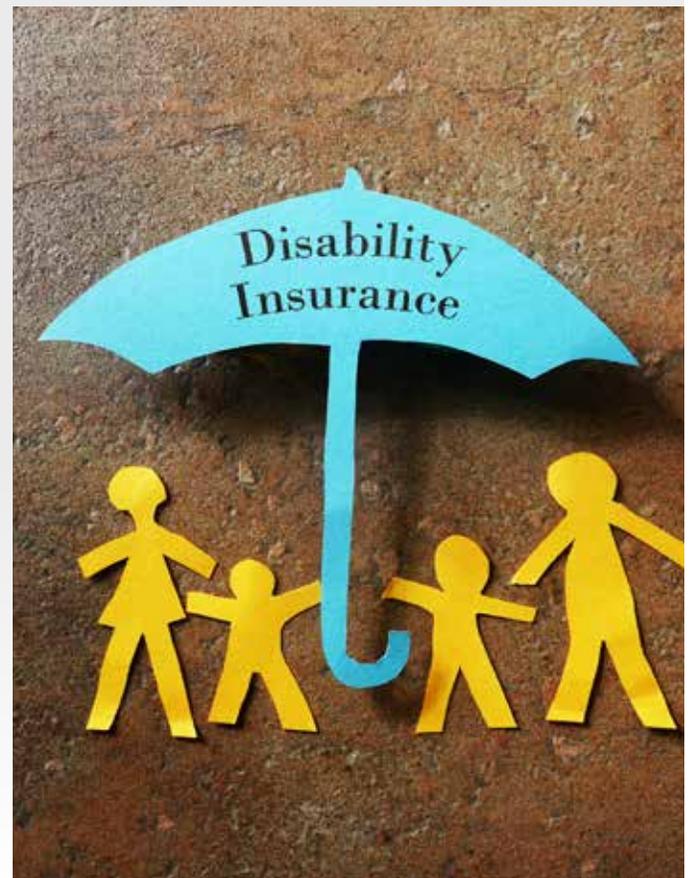


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People who own life insurance know it has no equal value when it comes to guaranteeing financial security for those they care about after they die. Those who own permanent life insurance can take advantage of an accumulation feature that contributes to their financial independence.

Brooke McKernan is an experienced financial advisor with McKernan Financial Group in West Palm Beach. She focuses on unique planning techniques that offers your family financial security. There is tremendous value in protecting your loved ones in the event of a tragic life changing event. Our world is ever-changing, planning helps eliminate the uncertainty of a financial hardship. ■



Supporting Our Community



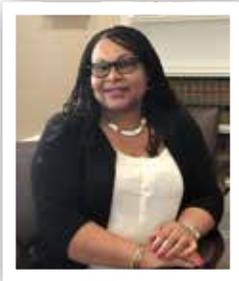
Party with a Purpose

Attorney Scott Murray (left) and Alex Santos (right), who are on the Board of Directors of Vita Nova Inc., attended Vita Nova's Mallets & Martinis event at the National Croquet Center. Funds raised support the residents of Vita Nova Village located in West Palm Beach. ■



Golfing to Cure Cancer

Attorneys Keith Hedrick (left) and Scott Perry (far right) along with teammates Greg Etimos and Jon Hart at The Leukemia & Lymphoma Society - Palm Beach & Treasure Coast charity event. Not only did they support a great cause, they took First Place. ■



Meet Nola Brown

Nola joined our law firm in May 2019 as a Litigation Paralegal. She is originally from Jamaica and attended Palm Beach State College where she earned several degrees including an Associates in Science Degree in Paralegal Studies. She has over 30-years of experience in the legal industry and is a member of The Florida Bar, as a Florida Registered Paralegal and is a member of the Palm Beach County Bar Association. She also volunteers with the American Red Cross. ■

Thank You For Your Confidence And Trust In Us

We at Murray Guari are thankful and humbled by the **positive feedback from our clients**. We remain strong on our focus – helping our clients when they need it most. **Here, we share a couple of recent comment reviews provided by our clients:**

“Jason and his legal team are second to none. He is a kind and compassionate man. He cares about each one of his clients and will do everything any anything to help them. His knowledge of the law is nothing short of amazing. Jason and his team respond to emails, phone calls and text in a timely manner. They also make sure you feel comfortable with every decision you have to make. I would never use any other law-firm.” ~ AW

“Es un excelente abogado. Lo recomiendo al 100%.” ~ OP

Recognitions

Our attorneys have been recognized on the local and national levels for their achievements in law, as well as their community leadership and other activities.



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How Can We Help?

At Murray Guari Trial Attorneys PL, we **represent victims** throughout Florida who have suffered serious personal injuries due to the negligence of others. At our firm, you will find a team that is **truly concerned about your well-being and getting justice for you.** We are proud that our clients come to us based on a personal recommendation from past clients and from other attorneys in the community who respect our reputation and the quality of our work. We would be honored to put our experience, skill and integrity to work for you. ■



Keith Hedrick, Scott C. Murray, Jason J. Guari, and Scott B. Perry

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