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Gary, Lori & Joe

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What to Know Before Planning a Summer ROAD TRIP



--- How to Protect your Family from Uninsured Drivers ---

Summer is in full swing and many people are planning to drive to their summer vacation destinations. Before hitting the road, there's important insurance information to consider:

According to the Texas Department of Insurance, 1 out of every 5 vehicles in Texas is uninsured. This means that if you are in a wreck with an uninsured driver and you or your loved ones get hurt, there won't be any coverage for harms and losses, medical expenses and lost wages, unless you have the right insurance coverage.

The right coverage is commonly referred to as Uninsured Motorist (UM) and Underinsured Motorist Coverage (UIM).

Uninsured Motorist Coverage is the part of your auto insurance that acts like the at-fault driver's insurance when there is no liability insurance. If the other driver does have liability insurance, but it's not enough to cover all of your harms and losses, your underinsured motorist coverage would kick in for your harms and losses above the at-fault drivers liability limits and up to your UIM limits. The coverage is the same but fits both of these situations.

We recommend you review your auto insurance policy to ensure you have this coverage. You can hit the road knowing that your family is protected from uninsured and underinsured drivers. ■

*Another must have coverage on your insurance: Personal Injury Protection (PIP)
Find out more information about PIP in our next newsletter!*



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Pre-nuptial Agreement



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Flag Fruit Pizza

Ingredients:

- * 1 Pillsbury Crescent Seamless Dough Sheet
- * 2 cartons (8 oz. total) Yoplait Coconut Greek Yogurt
- * 3 cups blueberries
- * 3 bananas
- * 1 pound strawberries
- * Powdered sugar for dusting, if desired

Directions:

- Preheat oven to 375 degrees F.
- On a greased baking sheet, lay out the Crescent Seamless Dough Sheet to make a rectangle. (Gently shape the edges if need be, & push down the corners so that they do not flare up.) Bake for 15-20 minutes until cooked and lightly golden. Remove and let cool to room temperature. Dust lightly with powdered sugar if desired.
- Spread the yogurt on top of the dough sheet so that the entire pizza is covered, leaving a ½-inch border around the outside. Place the blueberries all around the outside to make a border, and then fill in the upper-right quadrant with a rectangle of blueberries.
- On a cutting board, slice the strawberries and bananas into thin coins, and halve them if needed so that they are about the same size. Layer the strawberries and bananas onto the pizza to make red and white stripes.
- Serve immediately or refrigerate for up to a few hours. ■



SUMMER WATER SAFETY



Whether in a pool, pond, lake, bay or the ocean, approximately 90% of families with young children end up going in the water over the course of the summer, according to the American Red Cross. Nearly half of those families plan on swimming somewhere without a lifeguard.

Without question, drowning is one of the worst dangers and biggest concerns connected to water. Unintentional drowning was the cause of nearly 3,450 deaths in the United States in 2007, and approximately 1 out of every 5 fatal drowning victims each year in the U.S. is a child under the age of 14.

So, what are some of the best ways to avoid water-related injuries and drowning?

- **Supervision** – It is always smart to designate a responsible adult to closely watch children any time they are in or near the water.

- **The Buddy System** – Whenever possible, swim with a buddy.
- **Avoid Alcohol** – Don't drink alcohol if you will be swimming, boating or water skiing, or if you will be supervising children in the water.
- **Teach Kids to Swim** – Formal swimming lessons can reduce the risk of a child drowning.
- **Learn Cardiopulmonary Resuscitation (CPR)** – Paramedics might not be close by if there is a water accident, and your CPR skills could save a person's life or improve their outcome!
- **Don't use air-filled or foam toys instead of a life jacket** – "Water wings", "noodles" and inner tubes are not designed to keep swimmers safe.

If you and your family will be on and in the water this summer, please follow these tips to keep everyone safe. ■

How Long Does the Probate Process Take to Complete in Texas?

FAQ
???

The Probate process can take as short as 30 days to complete (with a Will) and as long as several years, depending on the complexity of the estate. There are rules about when and where the probate process must occur. For example:

- If there is a Will, it must be submitted for probate within **four (4) years** from the date of death for all property to pass under the terms of the Will.
- The estate must be filed in the county where your loved one lived or where his or her principal estate was located.

Believe it or not, it's ultimately up to your loved one whether or not his or her estate will go through probate. Your loved one may have planned for it, or simply thought he or she would live forever and had plenty of time to tackle estate planning. ■

SUMMER FUN FACTS

Summer Vacation

Summer vacations in other parts of the world are much shorter than in the US. Children in industrialized countries go to school for more hours in a day and more days per year!

National Ice Cream Month

July is National Ice Cream Month. More Americans buy ice cream in July than any other month. Americans eat about 5.5 gallons of ice cream per year on average.

The Eiffel Tower

France's Eiffel Tower can grow by more than 6 inches in summer due to the expansion of the iron on hot days.

Watermelon

Did you know that watermelon is not a fruit, but a vegetable? The average American eats 15 pounds of watermelon a year!

Mosquitoes

Did you know that mosquitoes have been around for more than 30 million years. Wow!

Movies

More people watch movies during the summer time. This is why Hollywood has released some of their biggest hits during the summer.

Firm Events

--The Katy Trail 5k--



Photo: The Friends of Katy Trail

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