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"THE CIRCLE OF SAFETY"

CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of Oak Tree Agency*

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Saving E-mails Saves Deals

People sometimes ask me for advice on how they can safeguard the deals they've put together, or, in other words, ways in which they can ensure that the deal they think they've struck is actually the deal they've gotten. You may have been there yourself at one point or you might be in the middle of making a deal right now which makes you scratch your head and ask yourself this question: "...will I (or my successors) understand this deal in ten years?" As an attorney who does a lot of transactional work, I see (and deal with) this type of risk all the time.

Probably one of the best ways to accomplish this safeguard is to save all your e-mails and other correspondence which relate to making the deal. Courts often look at, among other things, e-mails to interpret certain clauses and/or provisions which might otherwise be vague, ambiguous or at least open to the other party's wild and crazy interpretation. So save those e-mails...

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"Can YOU Sell Enough Assets to Pay a Claim?"

OR, do YOU need a Personal Umbrella?

A personal umbrella is another layer of insurance protection, designed to "kick in" when the underlying coverage is exhausted.

Do you need that extra layer of protection? First of all, understand that 85% of all personal umbrella claims are tied to automobile accidents. With that in mind, think about the following questions.

Would an at-fault accident that exhausted your auto insurance liability limit cause you to lose assets? In other words, would you have to sell assets to finish paying for the damage you caused? Suppose someone dies as a result of the accident you cause...do you think that persons' family is going to settle for \$100,000? Probably not. Do you even have \$100,000 in auto insurance? The majority of Oklahomans only purchase the state mandated minimum of \$25,000/\$50,000. Plus, they are going to get an attorney that you are going to end up paying for, not to mention your own!

So, the question remains...are you willing to risk your home and other assets should you be involved in an unfortunate accident? Umbrella coverage also provides that additional layer of coverage over your homeowners as well as boats and personal watercraft.

Are You The Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it.

For outstanding work telling others about our agency, this month we honor, **Dave Morrison**, as our Client of the Month!

will receive \$20.00 gift card to the movies. Thanks for your continued business!

(Who's next? Hint ... it could be you!
Watch this space for the announcement.)

Likewise, remember that the content of an e-mail is, in some instances, discoverable evidence so there are things which you should never put into an e-mail. Accordingly, if you find yourself writing an e-mail which contains any of the following statements, you probably should think twice prior to send the e-mail:

- “Delete this email upon your receipt.:
- “I know I shouldn’t put this in writing but _____.”
- “We’re doing this differently than normal.:
- “I don’t want to discuss this in the context of an e-mail. Just call me.”
- “Don’t ask. You don’t want to know.”



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An insurance agent will ask a number of questions to obtain a quote for an umbrella policy. They will need to know about all your insurance coverages, specifically the limit of liability you presently carry on your house and car. The umbrella coverage will demand you increase those levels to at least \$300,000. Following is a small list of possible questions you will be asked.

- Any employees at home?
- Any involvement in a farming operation?
- Any business activity from home?
- Do you own, lease or charter aircraft?
- Do you use any of your assets for business?
- Do you own an asset that is not insured?

Lawsuits are everywhere. An umbrella policy will provide added liability protection beyond the limits on homeowners, auto, and watercraft policies. It’s up to you to protect your assets.

A Not-So-Trivial Pursuit

This month Oak Tree Agency is sponsoring a Trivia Contest and offering you a chance to win \$20.00 gift card to the movies. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month’s winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax – 405.844.3380 – email – amycrisp@sbcglobal.net - or mail – PO Box 1274, Edmond, OK 73083 -- this page. Good luck!

Question: A recent national study ranked traffic congestion in U.S. Cities. Which three metro areas ranked worst in traffic congestion?

Your Name _____

Your Answer _____

Defuse Those Electrical Fires

Defective electrical wiring systems cause approximately 40,000 residential fires annually, according to a United States Consumer Product Safety Commission (CPSC) study. In addition, electric cords and plugs are involved in about 7,000 fires annually. The National Electrical Safety Foundation offers numerous tips to safeguard the home against electrical fire and related losses, including the following.

- Verify that outlets and extension cords are not overloaded.
- Examine electrical cords to ensure they are not frayed, damaged, or placed under rugs or carpets

THANK YOU! THANK YOU!
THANK YOU! THANK YOU!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Dave Morrison

Andre Threatt

Phillipe Nelson

Jimmy Johns

Charles Pollard

Steve Brown

Dean Harvey

Kim Griffith

Richie Collins

Herbert Horne

Bob Fransisco

January Anderson

Janice Harrison

Patrick Wood

Harlan Smith

Mike Armstrong

Mark Gardner

Sue Rosa

Bob Davis

Carolyn Robinson

Tony Galier

Brian & Shelly Neely

Shaun Parker

Bryan Stinson

Todd Jackson

Jon Hoppis

Joel Hoppis

Gary McCormick

Blake Vernon

Tom Castelli

Mike Birdsong

Linda Logsdon

- Verify that the proper wattage bulbs are being used in light fixtures and lamps.
- Consider installing ground fault circuit interrupters (GFCI) in bathrooms, utility rooms, and kitchens. This device protects people against electrocution by shutting down the electrical system if it detects any imbalance in the electricity.
- Take steps to safeguard electrical appliances from power surges. A power surge is a sudden rise of current or voltage in an electrical circuit that can last up to several seconds and can ruin electrical appliances and equipment, such as computers. You can purchase surge protection devices to safeguard against the problem.
- Consider updating the entire electrical system if the home is over 40 years old. Older homes are more susceptible to electrical fire. For example, many older homes contain aluminum wiring, which is much more susceptible to starting fires than the copper wire required by modern building codes.
- Install child tamper-resistant electrical outlets to prevent a child from inserting something into the outlet holes.
- Install arc fault circuit interrupters (AFCI) to avoid fires caused by arc faults. An arc fault is a discharge or electric current across a gap. This can be caused by improper electrical connections, pinched wire insulation, and overheated wires.

Note that many insurers offer discounts for some of these electrical safety improvements. Please call for details!

Valentine Contest

To be placed in our Valentine Dinner for (2) drawing. You **MUST** enter...

Name: _____

Address: _____

Phone: _____

EMAIL: _____

You can FAX, Mail or Email (amycrisp@sbcglobal.net) entry. Drawing will be held on February 6th @ Noon!

Any entries received after the 6th will NOT be entered into the drawing!

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

Dave Morrison

who spread the word of our agency and brought us new clients. For this referral, we present with \$20.00 gift certificate to the movies. Thank you,

Next month's referral business prize winner could be you. Just mention Oak Tree Agency to a friend, relative, colleague, whomever. Thank you in advance.

“I long to accomplish a great and noble task; but it is my chief duty and job to accomplish humble tasks as though they were great and noble.: --Hellen Keller

???TESTIMONIALS???

Anytime YOU send us a testimonial YOU will receive a "mystery" gift. To find out what YOUR "mystery" gift will be: fax, email or mail your testimonial to 405.844.3380 or amycrisp@sbcglobal.net

OFFICE HOURS

MONDAY - THURSDAY 8:15 AM - 4:30 PM

FRIDAY 8:15 AM - 3:00 PM

LUNCH 11:30 - 12:30