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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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#### **What You Should Know About Legal Notices**

Notice Letters. We all have written and gotten them. We might even be waiting on one in the mail right now (I know I am). From time to time, we all have something come up in one of our deals that requires that we either write one or cause one to be written. Accordingly, I'd like to shed some light, in general terms, on what constitutes a good notice letter...

#### **Nuts & Bolts of Notice Letters**

It's funny that something so important is usually located at the end of the contract (or the lease), written in such small print and is typically treated (in its entirety) over the course of a mere two to three sentences, or less. No wonder the old adage that "big things come in small package" come to mind when I think about the concept of notice letters. **Accordingly, I want you to walk away knowing three, basic things about the proper drafting and management of notice letters:**

**First**, check the actual notice addresses for the other party (or parties) who are required to receive such notice. These notice addresses are usually set forth in the first few pages of the contract; if not there, look at the end of the document. Keep in mind that these addresses may have already changed.

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## **Caution: Rules to Survive by:**

### **Tornados**

If a tornado was approaching, would you know what to do? Tornados are the most violent atmospheric phenomenon on the planet. Winds of 200-300 mph can occur with the most violent tornados. The following are instructions on what to do when a tornado warning has been issued for your area or whenever a tornado threatens.

- In homes or small buildings, go to the basement (if available) or to an interior room on the lowest floor, such as a closet or bathroom. Wrap yourself in overcoats or blankets to protect yourself from flying debris.
- In schools, hospitals, factories or shopping centers, go to interior rooms and halls on the lowest floor. Stay away from glass enclosed places or areas with wide-span roofs such as auditoriums and warehouses. Crouch down and cover your head.
- In high rise buildings, go to interior small rooms or halls. Stay away from exterior walls or glassy areas.
- In cars or mobile homes, abandon them immediately!! Most deaths occur in cars and mobile homes. If you are in either of those locations, leave them and go to a substantial structure or designated tornado shelter.
- If no suitable structure is nearby, lie flat in the nearest ditch or depression

### ***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, **Tommy Benson**, 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.)

**Second**, check the language usually located in the back of the contract which is most often entitled “Notices.” The purpose of this language is to set forth exactly how notice shall be delivered and will commonly talk about how notice letters should be mailed “via certified mail return receipt requested” or by a “nationally recognized overnight courier.” If it says that, be sure and do it. (tip: registered is not the same as certified; “registered” means “insured” and is used for insuring the value of parcels such as diamond, precious metals, etc....while “certified” means “signed-for” which is the purpose of notice letter).

**Third**, remember that after you send out your notice letter and receive back the “green card” in the mail, you’re still not “out of the woods” as it were. Why? You have to actually keep up with the “green card” or other packaging receipt in order to prove, often months or even years later, that you delivered and the other party actually received the notice letter. What should you do? I recommend that when you get back the green cards, be sure to staple them to the copy of the notice letter that you put into your file. This will keep those small, mint green and oddly shaped pieces of paper from walking away...



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## Lightning

Do you know what to do if you are caught in the open during a thunderstorm or your feel tingling or your hair standing on end? Lightning can strike up to several miles away from the thunderstorm.

When inside:

- Avoid using the telephone (except for emergencies) or other electrical appliances.
- Do not take a bath or shower

If caught outdoors:

- Go to a safe shelter immediately! Such as inside a sturdy building. A pickup truck or hard top automobile with the windows up can also offer fair protection.
- If you are boating or swimming, get out of the water immediately and move to a safe shelter away from the water!
- If you are in a wooded area, seek shelter under a thick growth of relatively small trees.
- Avoid isolated trees or other tall objects, bodies of water, sheds, fences, convertible automobiles, tractors and motorcycles.

## Flash Floods

Flash floods develop quickly.

They can occur anywhere, along rivers or creeks, in low water crossings or in a dry stream bed.

They can occur during any month and at any time during the day. In fact, flash floods often occur at night when it is difficult to find an escape route.

Flash floods can be deceptive. Flood waters are likely deeper and moving faster than you think.

When driving:

- Avoid low water crossings.
- Use alternate routes to avoid flood prone areas.
- Leave your vehicle immediately if it stalls in flood waters.
- Move to higher ground if you can do so safely.
- Most cars and light trucks will begin to float in as little as 1 to 2 feet of water.

**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

Act quickly

- Rising waters make vehicle doors difficult if not impossible to open.

If you are outside

- Everyone, especially children, should stay away from flooded creeks, streams or drainage ditches.
- Swiftly flowing water can quickly sweep away even the strongest swimmers.
- Soggy banks can collapse, dumping you into flood waters.

## Summer Safety

The dog days of summer are here and the fun in the sun has started. We all love to enjoy the outdoors, but the sun and playground is not always our friend.

Following are a few reminders to keep young children (and their parents!) safe.

- Always supervise young children at the playground.
- Swing seats should be made of something soft, not wood or metal.
- Make sure home playground equipment has been checked for loose nuts and bolts; also, check for broken, rusty or sharp parts.
- Be sure to install playground equipment a good distance from fences or walls.
- Check the hot metal surfaces of equipment before allowing children to slide.
- Never attach any form of rope material to playground equipment, as the children could strangle on them.
- Ideally, there should be an energy absorbing surface under the play equipment to catch the falls.
- **DON'T FORGET THE SUNSCREEN!!!!**

**Test your knowledge!** Just one correct (or nearly correct) answer and you could be this month's winner of a \$20.00 gift card to AMC Theatre. 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:** The fastest growing plant can increase up to 35 inches (or 90 cm) in one day. What is it?

Your Name \_\_\_\_\_

Your Answer \_\_\_\_\_

## 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

### **Tommy Benson**

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.

“Great works are performed not by strength but by perseverance.”

~Author Unknown

### **???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](mailto: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**

