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Author, Speaker,  
Consultant

## "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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#### **How To Get Paid**

Message...

Brokers, realtors and everyone else: getting paid isn't always easy. Whether it's a purchase/sale or lease that you've helped to close, sometimes, for whatever reason, the check just doesn't come. When this difficulty has arisen in the past, you've probably tried getting paid by either "working it out" with the other party, or, in the alternative, pursuing the normal, legal channels just to *still* come up empty-handed. There is a better, non-legal and arguably more effective way to go about collecting your unpaid commission and other fees. Read more below...

How To Get Paid...

As a commercial real estate attorney, I field calls from a lot of good people as regarding the difficulties they encounter in getting paid at the conclusion of a deal. So, if you're in such a position (or if you should ever find yourself in that position), just remember that you're not alone. In fact, we've all been there at some point (some more than others)! After you get the news that you're not getting paid, the normal drill ensues... You write a letter, then you write a **certified, demand** letter, then you contact an attorney who tells you that everything "depends" and then goes onto tell you that collecting your money

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## **The 6 Most Common Causes of Automobile Crashes**

After the world's first automobile-related fatality, which occurred in London in 1896, the coroner said: "This must never happen again." Little did he know that from then on, some 25 million people would have died in vehicle-related accidents, according to the World Health Organization (WHO).

And even with all the advancements in vehicle safety technology, the number of people killed in auto accidents continues to rise. Close to 1.2 million people die each year on the world's roads, and that number is expected to rise by 65 percent by the year 2020, says a report by WHO and the World Bank.

What's causing all of these accidents, which are, according to the National Highway Traffic Safety Administration (NHTSA), the leading cause of death among people aged 3 to 33, should then be of great interest to all drivers out there. Ironically, when you take a look through the top six causes, you'll see that the greatest threat to drivers is the drivers themselves.

### **1. Distracted Drivers**

Mark Edwards, Director of Traffic Safety at the American Automobile Association stated, "The research tells us that somewhere between 25-50 percent of all motor vehicle crashes in this country really have driver distraction as their root cause."

### **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, **Kate Smith**, 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.)

“...will be difficult at best...,” and then, ultimately, you wind up filing a lien upon the subject property. This process takes a lot of time away from the other paying deals on your desk and it also takes away a lot of your positive, life energy. Accordingly, I want you to walk away knowing about a better, non-legal and more effective way to go about collecting the money you’ve earned.

So, How does it work? It’s actually pretty simple. When your check doesn’t show and you call over to discuss it with the other party and they say “...blah, blah, blah..., we’re not paying...”, just hang up the phone and ask yourself this one question: “is financing involved in this project?” If the answer is “no,” you need to probably do the normal drill. However, if the answer is “yes” (and it usually is), you should just contact the lender(s) on the project and tell them about your potential lien on the property as becoming a cloud on title. You’ve never seen such shuffling of paper.... This method is really effective if construction or mezzanine financing is involved because the re-financing of the project (to a permanent loan) is inevitable. This method is tantamount to settling a fight with your sibling by involving your parent. Try it next time.



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The distractions are many, but according to a study conducted by the Virginia Department of Motor Vehicles (DMV) and Virginia Commonwealth University (VCU), rubbernecking – or slowing down to gawk at another accident – caused the most accidents, accounting for 16 percent of all distraction-related crashes.

“I’ve had as many as three accidents at one scene, at one intersection,” says Officer John Carney of the Fairfax County Police. “Rubbernecking is the most dangerous distraction, in my experience.

After rubbernecking, other common driver distractions included:

- Driver fatigue
- Looking at scenery
- Other passengers or children
- Adjusting the radio, cassette or CD player
- Reading the newspaper, books, maps or other documents
- Cell phone use/texting

## 2. Driver Fatigue

Drowsy drivers account for about 100,000 accidents every year in the United States, according to the U.S. National Traffic Safety Administration. The risk is greatest from 11 p.m. to 8 a.m., the time when most people are used to sleeping, however some people also become drowsy from noon to 2 p.m.

Symptoms of driver fatigue include heavy eyelids, frequent yawning, a drifting vehicle that wanders over road lines, varying vehicle speed for no reason, misjudging traffic situations, seeing things “jump out” in the road, feeling fidgety or irritable and daydreaming.

Other than making sure you are well-rested before getting behind the wheel, the Motor Accidents Authority (MAA) offers these tips to help avoid fatigue-related accidents:

- Take a break from driving at least every two hours.
- Get a good night’s sleep before a long trip.
- Share the driving whenever possible.
- Avoid long drives after work.
- Avoid drinking before driving.
- Pull over and stop when loss of concentration occurs.
- Find out if the medicine you are taking may affect your driving.

## 3. Drunk Driving

In 2004, an estimated 16,654 people were killed in alcohol-related crashes, according to NHTSA. This is an average of one death almost every half-hour. Weekdays, 30% of all auto crashes were alcohol-related; weekends that percentage rises significantly to 53%.

The only way to prevent this type of accident is to not drink and drive. Whenever alcohol is involved, choose a designated driver in advance. This person should not drink at all before driving.

**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

#### **4. Speeding**

Speeding is a multi-tiered threat because not only does it reduce the amount of time necessary to avoid a crash, it also increases the risk of crashing and makes the crash more severe, if it does occur. In fact, according to the Insurance Institute for Highway Safety (IIHS), when speed increases from 40 mph to 60 mph, the energy released in a crash more than doubles. Simply slowing down and obeying posted speed limits can go a long way toward making the roads safer.

#### **5. Aggressive Driving**

Exactly what is an aggressive driver? According to the Oklahoma Highway Patrol, it's anyone who: "Operates a motor vehicle in a selfish, bold or pushy manner, without regard for the rights or safety of the other users of the streets and highways." This includes behaviors such as:

- Aggressive tailgating
- Flashing lights at other drivers because you're irritated at them
- Aggressive or rude gestures
- Deliberately preventing another driver from moving their vehicle
- Verbal abuse
- Physical assaults
- Disregarding traffic signals
- Changing lanes frequently or in an unsafe manner
- Failure to yield the right of way

If you come across an aggressive driver, the Oklahoma State Highway Patrol gives these tips to protect yourself:

- Remain calm
- Keep your distance
- Do not pass unless you have to
- Change lanes once if it is safe
- If you cannot change lanes and an aggressive driver is behind you, stay where you are, maintain the proper speed and do not respond with hostile gestures.
- If the situation is serious, you may call 911 to report an aggressive driver

#### **6. Cell Phone Use**

In 2007, it is estimated that 25% of all traffic accidents were attributed to cell phone use.

The Harvard Center of Risk Analysis estimates the annual financial toll of cell phone related crashes is \$43 billion. As Janet Froestcher, CEO of National Safety Council said "Drunk driving is also dangerous and against the law. When our friends have been drinking, we take the car keys away. It's time to take the cell phone away."

## 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

### **Kate Smith**

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.

**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:** In the summer of 1969 the Woodstock Music Festival took place...A. In which town? B. On which farmer's land? C. What was the last song played and who performed it?

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

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

“High expectations are the key to everything.” –Sam Walton

### ???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

**Coming Up Holiday Closing:**

**November 26<sup>th</sup> & 27<sup>th</sup>**

