

To be removed from our mailing list, or if you prefer the Spanish version, call the office.

Para ser removido de nuestra lista de correo o si prefiere la versión en español, llama la oficina.

200A Monroe Street, Suite 303
Rockville, MD 20850

INSIDE

Why Aren't You Properly Insured?
PAGE 1

Ignorance Is Bliss ... Is It Healthy?
PAGE 2

International Day of the World's
Indigenous Peoples
PAGE 2

Why You Should Teach Your Kids to Swim
PAGE 3

Grilled Mexican Street Corn
PAGE 3

View of a Lifetime
PAGE 4

Contact me for all of your auto
accident and personal injury needs!

VIEW OF A LIFETIME

Where to Watch the Great American Eclipse

On August 21, 2017, the greatest show of the summer will take place in the United States: a total solar eclipse! This eclipse will be visible across North America, but the path of totality — the area where the moon completely covers the sun — will only fall in the continental U.S., leading this cosmic event to be called the Great American Eclipse.

A day's road trip is all you need to grab a front-row seat for this rare astronomical occurrence.

COLUMBIA, SOUTH CAROLINA

Need a place to watch the eclipse in the southern U.S.? Then get yourself to South Carolina, where the state capital, Columbia, is almost right in the middle of the path of totality. Plenty of hotels make Columbia a great viewing location for those who don't want to camp out, and the vibrant city life means you'll have a lot to do even when the eclipse is over.

SANDHILLS, NORTH PLATTE, NEBRASKA

In the heartlands, you'll be hard-pressed to find a more perfect viewing location than the Sandhills of western Nebraska. With wide-open skies, low rolling hills, and no towering buildings to get in the way, the Sandhills are sure to be a popular viewing spot.

THE MUSEUM OF IDAHO, IDAHO FALLS, IDAHO

The Museum of Idaho has been designated an Official NASA Observation Site, and the museum is hosting four days of awesome events to celebrate. Enjoy live presentations, technology demonstrations, and special exhibits as you prepare to watch the total eclipse with NASA scientists.

Visit the official website of the Great American Eclipse at greatamericaneclipse.com for everything you need to know about this once-in-a-lifetime sight!

WHY AREN'T YOU PROPERLY INSURED?

Pennies Now Could Save Thousands Later



Most of my clients do not have the proper car insurance. Are you one of them? Yes, you might have the insurance the law requires. But you probably don't have any more insurance than that — and that can be a big problem if something bad happens.

If you're struck by a driver in Maryland, and that person only has the insurance the law requires, you'll only be able to get up to \$30,000 per-person total from them for your injuries. In Virginia and D.C. the law only requires a \$25,000 per-person limit. It's not hard to imagine a bad accident in a car full of people whose medical bills could easily cost more than \$25,000. Medical bills add up fast, and if you need to buy a new car on top of it, you're *really* in trouble!

Unfortunately, I see this happen all the time with clients, and it can lead to real tragedy. A few times, I've even had to tell people that I can't take their case because there simply isn't enough insurance money worth going after — even when a member of their family was killed in the accident.

Thankfully, this can all be avoided. You can spend a little bit more money on your insurance plan instead of going with the

cheapest option the law requires. I blame insurance agents for this; they do their clients a disservice. The agent just wants you to sign up for a plan — *any* plan. And they don't want to discuss the benefits of having better coverage.

One of those benefits is that if you pay for uninsured/underinsured motorist coverage, you can bill your own insurance once the other driver's insurance has been exhausted. That means you have peace of mind, knowing that an accident won't bankrupt you, even if the other driver doesn't have enough insurance themselves.

Do you know if you're covered? Even if you can't afford the \$30-\$40 extra a month to double your coverage, you can still improve your situation. Whether it's keeping the offered PIP in Maryland or getting MedPay in Virginia, there are insurance options to up your coverage for every budget. If you want a review of your current insurance coverage, don't hesitate to call. I'm more than happy to help you get the peace of mind you deserve on the road.

- Melina Pérez Halpern

THE EFFECTS OF NEGATIVE NEWS

They Say Ignorance Is Bliss ... But Is It Healthy?

It's nearly impossible to log on to social media or turn on the TV without seeing something distressing. Instead of dwelling on what's troubling, let's focus on how to protect our mental health.

THE PSYCHOLOGY OF BAD NEWS

A study by Psychology Today found that people who watch negative news feel worse about pre-existing worries than people who watch happy or neutral events. That means people watching the news don't just feel anxious about the world — they feel more anxious about their own lives.

British psychologist Dr. Graham Davey, who specializes in the effects of media violence, says negative news can affect how you interact with the world around you. As you consume threatening news, you're more likely to spot threats in your day-to-day activities that aren't there, which leads to anxiety.

WHY IS THE NEWS SO NEGATIVE?

As news media revenue goes down and people become desensitized, news organizations feel the pressure to show emotionally relevant material such as crime and accidents. At a basic level, for something to be "newsworthy" — negative

or not — it needs to be the exception to the rule, not the norm. That means watching the news might give you an inaccurate view of what daily life is like in the world.

HOW TO FIGHT THE NEGATIVITY

It's important to understand important issues of the day. But when the news becomes too much, psychologists encourage you to take a break with some good news — or no news at all. Advances in medicine and technology happen all the time! Seek out those stories, or take a break from news altogether. That's when no news can become good news.

DISCOVERY OF A PRE-COLONIAL AMERICAN TOWN INTERNATIONAL DAY OF THE WORLD'S INDIGENOUS PEOPLES

On August 9, we celebrate the International Day of the World's Indigenous Peoples to promote the rights, culture, and land of descendants of pre-colonial times. Unfortunately, there are still many mysteries surrounding the history of America's indigenous people. However, Wichita State University personnel have discovered one of the Wichita Native Americans' greatest mysteries: the city of Etzanoa.

In the early 1600s, Spanish explorers stumbled upon the city of Etzanoa, and were intimidated by its size. Spanish documents indicate that the town was home to 20,000 Wichita Native Americans and spanned 5 miles, making it the second-largest settlement of Native Americans found in the United States.

Experts deemed all documents describing Etzanoa as exaggerated until a high school student discovered a half-inch iron cannonball in an area between the Walnut and Arkansas rivers in Kansas.

Donald Blakeslee, Wichita State anthropologist, realized that Ziegler's discovery could be Etzanoa, and began to compare the Spanish documents with the land near Arkansas City, Kansas. Blakeslee says the archeological findings in the area, combined with the descriptions in the Spanish documents, confirm where Etzanoa once stood.

Smallpox and other diseases killed most of the Wichita population after 1600, and relocation forced survivors to Oklahoma reservations. The tribe subsequently lost



most of its culture. Modern-day Wichitas number about 3,000 and are now based in Anadarko, Oklahoma.

Now that Etzanoa has been identified, Blakeslee strives to bring awareness to the culture of the Wichita Native Americans. He hopes that the Etzanoa site can be turned into an educational, interactive replica of the town, which could promote awareness of the Wichita culture. With approval and funding, Blakeslee may have the town replica up and running in time for next year's International Day of the World's Indigenous Peoples.

KEEP YOUR KIDS SAFE:

Teach Them How to Swim

The Centers for Disease Control and Prevention (CDC) estimates an average of 3,533 people drowned annually between 2005 and 2009. One in 5 of those who drowned was a child. Teaching your kids how to swim is not a luxury; it's a basic survival skill.

How early should a child learn to swim? The American Association of Pediatrics says children as young as 1 can start swim lessons. This is a departure from their previous stance, where they recommended waiting until age 4 or older.

Only you can decide when your child is ready for lessons. You can prepare them early by acclimating them to the water and

teaching them water safety skills at a very young age.

TECHNIQUES FOR ACCLIMATING KIDS TO THE WATER

Some kids are so terrified of the water that it can be difficult to even get them in a pool, let alone teach them how to swim. Fortunately, swim teachers have a few tricks up their sleeves, like using Starbursts as bargaining chips. They're the perfect treat because they don't fall apart in the water. If your child is too young for small sweets, try a toy instead. First, start in the shallow end of the pool. Then, make sure your child knows to blow bubbles under the water. If they'll let you, practice with them, and



Jacob Swimming

watch that their eyes stay above the water. Slowly have them retrieve a Starburst or toy from the bottom of the shallow pool without getting their face wet. Progressively move into deeper water, each time having your child retrieve a Starburst or toy. Eventually, they'll have to put their face in. When you reach this point, remind them to blow bubbles. Once you're finished, let your child eat the Starbursts they've retrieved or play with the toy they've earned.



GRILLED MEXICAN STREET CORN

Make the most of these remaining summer weeks and take dinner outside to the grill! You don't need to visit the fair for this delicious, classic street food.

Ingredients

- ¼ cup mayonnaise
- ¼ cup sour cream
- ½ cup finely crumbled feta cheese
- ½ teaspoon chili powder
- 1 medium clove garlic, minced
- ¼ cup finely chopped cilantro leaves
- 4 ears corn, shucked
- 1 lime, cut into wedges

Directions

1. Set burners of gas grill to high heat and allow to preheat for 5 minutes.
2. Combine mayonnaise, sour cream, cheese, chili powder, garlic, and cilantro in large bowl. Stir until well combined and set aside.
3. Place corn on hot grill, rotating occasionally. Grill until cooked through and charred in spots on all sides, for about 8 minutes.
4. Transfer corn to bowl with cheese mixture and use large spoon to evenly coat each ear on all sides. Sprinkle with extra cheese and chili powder and serve immediately with lime wedges.

Recipe inspired by seriouseats.com.

PUZZLE YOUR BRAIN BREAK CORNER

Sudoku Rules:

- Use numbers 1-9 only.
- The full grid is 9x9 cells.
- The full grid is broken into 9 regions, 3x3 cells each.
- Each region can contain only one of each number 1-9.
- Each cell can contain only one number.
- Each row and column should contain only one of each number, 1-9.

	6	8		1	3			4
7	9				4	5		
3						8		
					2			
	5			7	9			
6		9	1				7	
		3	2					
					8	3		
		4	9					1

