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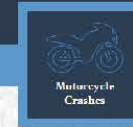
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FEBRUARY 2020



# How Can My Car Insurance Help

## IF I'M INJURED WHILE RUNNING OR WALKING?

By the time you read this, I will have completed another New Year's Eve running challenge to ring in 2020. The latest version of my 24-hour marathon consisted of four runs at 6.55 miles each, with the final leg taking place at the stroke of midnight.

Cold weather, daylight saving time, and low-light conditions present a challenge to the dedicated runners and walkers of the world who want to continue their passion through the winter months.

### HERE ARE SOME IMPORTANT CONSIDERATIONS TO TAKE WHEN VENTURING OUT FOR A WINTERTIME RUN OR WALK.

- Always run or walk against traffic. By facing traffic, you're in a much better position to react to a distracted driver.
- Carry a cellphone and an ID.
- Run with a partner or a dog.
- Let family members know when you're heading out and where you're going. Share your entire route with them and be as specific as possible. (Google Maps is great for this!)
- Try not to wear headphones, but if you do, keep one ear free or keep the volume low enough so you can hear traffic, cyclists, and other runners approaching from behind.
- Be visible! Wear reflective clothing and a headlamp after dark. Never wear dark colors unless it's daylight and/or the ground is covered in snow.
- Obey traffic laws and look both ways before crossing, even when you have right of way.

By now, you may be asking, "What does running and walking have to do with my car insurance?" Undoubtedly, if you are hit by a car while out running or walking, you can make a claim against the driver's auto liability insurance carrier. But in many instances, the driver's liability coverage may be insufficient, or it may be a situation of the driver fleeing the accident scene.

In either scenario, you'll want to contact your car insurance company and open claims under your medical payments coverage and your uninsured or underinsured motorist coverage (UIM). With UIM coverage, if the at-fault driver has little or no coverage — or they flee the scene — the injured runner or walker may be able to make a claim with their own auto insurance to make up the difference.

Sadly, we have seen many cases where our client's damages exceeded the driver's available insurance limits and they were undercompensated. Even worse, if the driver had no insurance or fled the scene, the victim's damages went completely uncompensated. How could this happen?

Well, unfortunately, many people get bad advice or try to save money by rejecting medical payments coverage — or by rejecting UIM coverage. When this happens, there is no avenue of recovery if the bad driver has no insurance or recoverable assets.

The bottom line is this: Talk to an experienced injury attorney when considering your insurance coverage options. Be informed before the worst happens.

### WHAT SHOULD YOU DO IF YOU ARE HIT BY A CAR WHILE RUNNING OR WALKING?

1. Seek immediate medical attention.
2. Call the police.
3. Document and photograph your injuries.
4. Contact your auto insurance company.
5. Don't give statements or sign documents from the driver's insurance company.
6. Contact an experienced injury attorney for guidance.



*Bryan VanMeveren*

# Valentine's Lessons

## Talking to Your Adolescent About Relationships



With Valentine's Day approaching, stores are filled with chocolates, stuffed animals, and cards for significant others. Love is in the air! Even though you may not realize it, your kids may also be feeling the pressure. Crushes, dates, and broken hearts are part of their lives, too, but they may struggle to talk with you about it. Thankfully, developmental experts have weighed in on how to approach these important and delicate conversations.

### No Laughing Matter

Judith Myers-Walls, professor emerita of child development at Purdue, urges parents not to treat their kids' crushes as silly. We may know these early expressions of love aren't that serious in the long run, but to an adolescent, the emotions are very powerful. "They are very easily embarrassed about those feelings," Myers-Walls observes, "so parents and other adults should be respectful and not tease about those issues." Rather than make kids feel ashamed of these early romantic feelings, let them know you're there to talk to them about it.

### Respecting Others

Dr. David Anderson, a clinical psychologist at the Child Mind Institute, believes it's especially important to talk to adolescents about respecting boundaries. "One of the big lessons we want to be sending to kids at any age is that there are two people to consider," he writes, explaining that adolescents tend to only focus on their own feelings and need to learn to consider how their crush may feel about them. This awareness might prevent them from overstepping someone else's comfort zone.

### Respecting Themselves

At the same time, kids and teens should know the importance of respecting their own feelings. Setting boundaries can be especially important when your child is confronted with an unwanted Valentine's Day card or request for a date and feels pressured to reciprocate. "Boundary setting is imperative to learn during adolescence because it is a time of identity formation," writes Dr. Marilyn Price-Mitchell in *Psychology Today*. "Healthy boundaries allow teens to feel respected, valued, and empowered to build positive relationships in their lives." It also helps them handle uncomfortable social situations with grace and maturity.

Crushes and first dates are a part of growing up, as is learning how to contribute to healthy relationships. Much like a first step or learning to drive, patient, loving parental support makes all the difference.

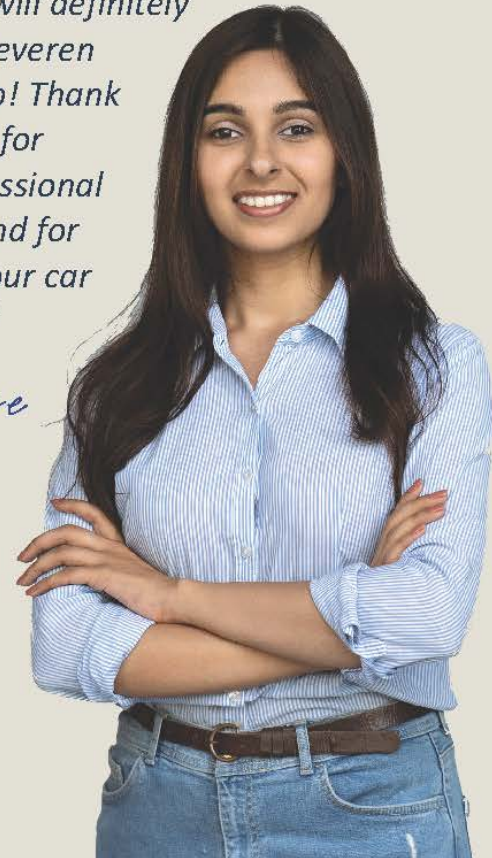


## Our Clients Say It Best

WHAT SOME PEOPLE ARE SAYING

*"We tried working with the insurance company, but every week they just kept changing the people we talked to. I explained my story over and over and you could tell the insurance company did not care about my story or how much pain my daughter and I were in. My husband heard about this local law group, VanMeveren Law Group. We called and set up an appointment and everything was done right away. Leah helped us with everything and tried helping our chiropractor who was in need of support. I know I wouldn't have been able to handle this whole accident on my own. I'm glad we called VanMeveren. We now have completed the process and I can't say thank you enough! I hope I won't need your services again, but if we have another issue, we will definitely call VanMeveren Law Group! Thank you again for your professional services and for handling our car accident!"*

*-Leah Fike*



# FROM THE ANIMAL FRIENDS ALLIANCE



## Meet Kitty Marissa!



Marissa is the sweetest kitty you will ever meet. She has a purr that hasn't turned off since she has been in her foster home!

Marissa gets so excited when her humans get home; she plops on the closest patch of carpet and just rolls from side to side a few times before coming to greet you with headbutts. She is a sidekick kitty and will always want to be right next to you. Though she doesn't enjoy being picked up, she does love cuddles and will sit on your lap or right next to you and snuggle for hours.

She likes to sleep under the covers at the bottom of the bed and will sleep in until noon on the weekends if you let her! Marissa is such a lover, and she doesn't have a mean fiber in her body. She would do best in a quieter house, one that doesn't have too many loud or surprising noises. This kitty tolerates dogs, but she would likely feel more comfortable in a home without them.

Even though playing isn't Marissa's main priority (that priority is sitting next to her human with a continuous purr), she still enjoys small toys, like crinkle balls and long plain strings. If you would like to meet Marissa, please contact the shelter and they will put you in touch with her foster family! She is part of our Special Kneads Program, so her adoption is waived for the right home!

# SUDOKU

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**Solution**



## Homemade Paleo Bread

*There's nothing more comforting than a slice of homemade bread. Settle in with this paleo-friendly version of the ultimate comfort food.*

### Ingredients:

- 1 2/3 cups almond flour
- 2 tbsp flaxseed meal
- 2 tbsp coconut flour
- 2 tsp baking soda
- 1/2 tsp kosher salt
- 5 eggs
- 1/4 cup extra-virgin olive oil
- 1 tbsp agave syrup
- 1 tbsp apple cider vinegar

### Directions:

1. Heat oven to 350 F, and line an 8x5-inch loaf pan with parchment paper.
2. In a large bowl, combine almond flour, flaxseed meal, coconut flour, baking soda, and salt.
3. Add eggs, olive oil, agave syrup, and vinegar and whisk until smooth.
4. Pour mixture into prepared 8x5-inch pan and smooth top with a spatula.
5. Bake for 35 minutes or until top is golden. Remove from pan and slice when cooled.

*Inspired by Delish*



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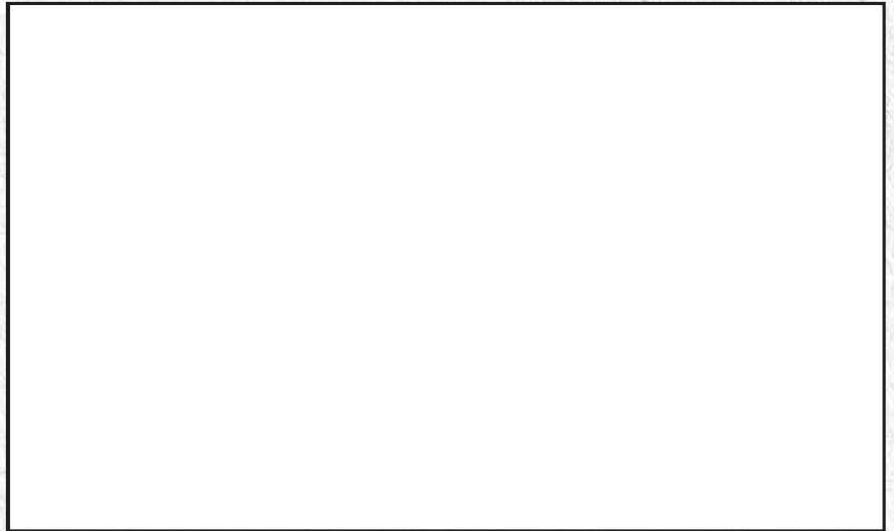
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Check Out What's Going on in Fort Collins

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## Love Is in the Air in Fort Collins

### 3 Great Events

#### Valentine's Day Cooking Classes

Friday, Feb. 14

The Cooking Studio Fort Collins

Need an idea for a Valentine's Day date? This year, Valentine's Day is on a Friday, making it a pretty good date night. One great option is The Cooking Studio. They offer regular classes, and this year they're doing a Valentine's Day Special. Stuffed figs with pomegranate, Hasselback potatoes au gratin, steak Diane with mushrooms and spinach, and chocolate-chili-esspresso pot de crème are on the menu! You can register and see the full calendar of classes at [The-Cooking-Studio.com](http://The-Cooking-Studio.com).

#### 'The Best of The Second City'

Thursday, Feb. 20

The Lincoln Center

The Second City has turned out some incredible talent: Bill Murray, Dan Aykroyd, Mike Myers, Tina Fey, Steve Carell, and many more. This year, The Second City is on tour and they're coming to Fort Collins. It's a show that brings together some of today's most talented sketch and improv comedians. They set the bar high and they keep on climbing and delivering the laughs. For more info and tickets, visit the Lincoln Center's webpage at [lctix.com/best-of-second-city](http://lctix.com/best-of-second-city).



#### Spring Equinox Half Marathon & 4 Mile

Sunday, March 22

The Biergarten at Anheuser-Busch Brewery

Spring is right around the corner, and there's no better way to celebrate than a run! Right now, you can register for the annual Spring Equinox Half Marathon and 4 Mile. You have the option to run the half-marathon or the 4 mile. As always, the races start at 9 and 9:10 a.m., respectively, and feature a course that's half pavement and half dirt. Plus, after the race, you can enjoy food and beverages at The Biergarten. You can learn more (and register) at [EquinoxHalfMarathon.com](http://EquinoxHalfMarathon.com).