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Minor Car Accidents – A Minute By Minute Survival Guide

By Sebastian Romero

What do you do if you have a minor collision with another vehicle on the road?

First 30 seconds:

1.Stay in the car. 2.Put your emergency flashers and headlights on full beam. 3.Switch off the engine. 4.Apply the handbrake. 5.Take deep breaths. 6.Check your passengers, especially children and old people are OK.

Second 30 seconds, if no-one is more than shaken up:

1.Check for signs of aggression from the other driver 2.If other driver is aggressive, stay in the car and ring the police. 3.If other driver is behaving in a reasonable way then open your door and get out. 4.Remember that everyone has elevated adrenaline levels in this situation and strive to think – calm. 5.Call the police

Next 4 minutes:

1.Consider whether your passengers are safer inside the car or outside. 2.Ask nearby drivers for their details and if they would be willing to act as witnesses. 3.Talk to the other driver, but never admit any responsibility for the accident. 4.Leave the car where it is, until the police have arrived, even if it is causing an obstruction.

Next 5 minutes:

1.Take photographs of cars and licence plates. Discretely try to include the other driver in your shots. 2.Take photos of the junction and road layout where the accident happened. Include road condition and weather. 3.Make notes. Was the other car driving with headlights? Was the other driver wearing glasses, or sunglasses? Did the other driver seem distracted by children or anything else in the car. Was the other driver drinking, using a phone or smoking when the accident happened?

Next 15 minutes:

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1. By now the police should have arrived. Answer their questions and stay calm. 2. Tell the police officer of any observations that are relevant, such as if the other driver was using a phone, or had no lights on. 3. Move your vehicle once the police officer has completed any measurements or other necessary observations. 4. Ask the police officer what the next stage is. Will there be any prosecution? 5. The police officer may give you an indication whether your vehicle is safe to drive home. 6. Make sure the police officer gives you an Incident Number and his or her name and number. 7. If your vehicle cannot be driven call a vehicle recovery service.

Later:

Call your insurance company and ask for a list of autobody repair facilities that they deal with in your area. Find help at

<http://www.autobody-repairs.info>

Your insurer will almost certainly have a list of Approved Repairers. These will be companies that the insurer has found inspected and found acceptable. Many companies will inflate estimates if they know that the bill is going to be paid by an insurance company. The estimates provided by Approved Repairers have been judged reasonable and uninflated.

The workshop receives a large part of its business from the insurance companies so are well motivated to stick to their rules, and not to add on damage repairs not arising from the insured accident.

To receive approval status the bodyshop will need to have jigs, paint-shops and ovens to heat the painted parts to ensure the work is up to the original quality.

While your car is in the bodyshop, ask them for estimates to make good any other body work damage that has not arisen from the accident. You will have to pay for this yourself, but the price is likely to be lower than if you just drove in off the street to have those jobs done.

Sebastian Romero works in the security industry and drives 30,000 miles a year. He has been the innocent party in a wide variety of walk away accidents. Find more articles at

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7 Strategies for Handling Last Minute Meetings

By Susan Friedmann

Have you ever found yourself having to scramble to organize a meeting at the last minute? Wouldn't it be nice that if and when this daunting situation arose, you were well prepared with all necessary information ready at your fingertips? That's why I've developed the following seven survival strategies to help you plan for the inevitable, because you know as well as I, it's going to happen `someday.'

Survival Strategy #1. Question the meeting need.

Before you jump into automatic pilot to start your last minute meeting organization, challenge the request. Since deciding to hold a meeting demands serious consideration because of the costs involved, both direct and indirect, double-check the rationale for holding the meeting. Develop a few pertinent questions to ask and find out if a meeting alternative, such as a teleconference would achieve the same results.

Survival Strategy #2. Know the basics.

If the meeting really needs to happen, make sure that you plan for the basics: What is the purpose of the meeting? Where should it take place - on or off-site? When is it scheduled for - date and time? What's the meeting agenda? Who needs to be invited? What refreshments and snacks are needed? What specific materials and equipment is needed? What travel and hotel arrangements, if any, are necessary? What's the meeting budget?

When it comes to budget, remind your boss that good quality, last minute buying and cheap don't usually correlate. The reality is that last minute pricing may well come at a premium.

Survival Strategy #3. Develop checklists.

Checklists should be every meeting planners guardian angel. They're there to help out in time of trouble and avoid unnecessary panic. With the hundreds of pieces that make up the meeting puzzle, the only way to put them together and keep tabs on all the details is with a checklist. Become a checklist fanatic and consider having a checklist for each checklist. Cover all your bases. The more thorough you are, the greater the probability of success, even at the last minute.

Survival Strategy #4. Create a contact list.

When you need something in a hurry who do you call? These are the people who need to make up your contact list. Consider your facility needs, catering, audio-visual, etc. Compile a list with phone including cell phones, fax and email information. Keep this list updated annually as contacts and their information can change. Also include useful website resources as you find them, but remember to check them out beforehand.

Survival Strategy #5. Build relationships.

Don't wait until you need a favor from someone, rather continually find ways to build a "dream team" or support network. Build a contact base of other meeting professionals, suppliers, vendors and angels you can call on at the last minute to help you out. Take time to discuss their strategies and resources for dealing with last minute meetings, and add this information to your "survival kit." Don't forget to include your fellow co-workers who might be willing and able to help out at a moment's notice.

Survival Strategy #6. Develop contingencies.

Because your plans are last minute, the greater the chance of something not working out the way you'd like it to. So what's your backup? If you don't have one, all your original plans could be destroyed in an instant, and you'll be scrambling even more than before to put a second strategy into operation. Have a Plan B ready "in the wings" just in case you need it. Once again, the more thorough you are, the greater the probability of pulling off this miracle.

Survival Strategy #7. Learn to laugh.

Keeping a sense of humor will definitely help prevent you getting mad, angry and frustrated with those disorganized managers who leave things to the last minute and expect you to perform miracles. Learn to laugh at them and yourself to keep a saner perspective on life. If nothing else, remember that laughing is a great survival technique, which is good for your health and will help reduce stress and blood pressure levels.

Written by Susan A. Friedmann, CSP, The Tradeshow Coach, Lake Placid, NY, author: "Meeting & Event Planning for Dummies," working with companies to improve their meeting and event success through coaching, consulting and training. Go to

<http://www.thetradeshowcoach.com>

to sign up for a

free copy of ExhibitSmart Tips of the Week.

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