

LAW OFFICES OF KIM MICHAEL CULLEN, P.A.

LIFE, LIBERTY,  
AND THE LAW

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WHAT SUMMER VACATION?

Are our kids better off being scheduled to the hilt?

Last night my wife and I sat down and talked for the first time in what seemed like ages. This was literally the first time that we had shared more than passing small talk in weeks. While things have been very busy here at the firm, my wife has been even busier as the full-time caretaker of our four children (ranging in age from 8 to 14). As we talked last night, we both remarked that she is busier with the kids this summer than she seems to be during the school year.

As I remember back to summers when I was a kid, I remember many days just spent hanging around outside relaxing or playing, with nothing in particular on my schedule. I remember long days riding bikes around the neighborhood with my friends, playing sports or just running around until dusk. I just don't remember a whole lot of hustle and bustle associated with summertime.

Today's kids seem to be experiencing a much different summertime experience. Each of the Cullen children is involved in an organized sport this summer, and a couple are involved in more than one. In addition, there are music camps, sports camps, and fun camps. As a result, most of their summertime is being spent moving from one event or appointment to the next, or preparing for the next event. (Unfortunately for my wife, she is the main mode of transportation -- thus the reason we barely get to see each other.) It seems that today's kids have very little down time to spend as they see fit.

I wonder if our children are better off for this. I realize that there are arguments that children who are idle are more likely to get into trouble, and that kids can be using their summertime hours to improve themselves mentally and physically in a very competitive world.

On the other hand, I am becoming convinced that being scheduled so strictly year-round tends to stifle something critically important to our kids - and our society -- "CREATIVE THINKING". I am coming to believe that we, as human beings -- and particularly children, can all benefit with some quiet down time, to do nothing other than think and create. Whether it is a new neighborhood game, or an earth-shattering new idea, our kids need to have **time** to do their own thinking. As a society we do a lot more watching and listening than we do thinking and creating. If we don't raise our next generation to use more of their creative brains, I am concerned about where our society is headed. You'll hear more from me on this topic in the months ahead.



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# LIFE, LIBERTY, AND THE LAW

## Help On The Way For Flood-Prone Homeowners

Many people do not realize that the Federal Emergency Management Agency (FEMA) recently completed a multi-year project which resulted in our nation's flood-plain areas being re-drawn. The new flood prediction boundaries were published a few months ago, without a lot of fanfare. Many homeowners found out about the FEMA project for the first time when they received notice that their flood risk status had changed. Some homeowners' homes were designated as no longer at high risk for flooding, while other homeowners found that FEMA had decided that their homes bear a higher risk for damage from flood.

Many homeowners who live in areas now considered to be flood-prone are discovering for the first time that most standard homeowners' insurance policies will not pay for damage to a



home caused by flooding. Homeowners in flood-prone areas are therefore advised, and sometimes forced, by their mortgage companies to purchase additional flood insurance to cover potential damage to their homes. Unfortunately, in a situation similar to that posed by standard homeowner's insurance in Florida, flood insurance is sold by few carriers and can be very expensive to carry. For that reason, the National Flood Insurance

Program established a Preferred Risk Policy as a sort of last resort flood insurance 42 years ago. Florida homeowners will recognize this setup as similar to Citizens Property Insurance Corp., the government-operated homeowners insurance of last resort in our state.

For homeowners who have recently had their status changed to flood-prone, the federal government has instituted a new program to help. Under FEMA's new program, coverage under the National Flood Insurance Program will have special extra-low rates over the next two years. The idea is to help newly-designated flood-prone homeowners ease into this new expense over a two year period. FEMA estimates these temporarily discounted rates to be four or five times less than regular Flood Program insurance.

There is no reason why every homeowner impacted by the re-drawing should not participate in this program. If nothing else, this two-year period gives the homeowner an opportunity to potentially market and sell his or her house if he or she feels he or she cannot afford the more costly insurance long-term.

## Sharpen Up With Daily Pill

Taking a multi-vitamin every day can actually improve your mood and mental performance. New research completed at Northumbria University shows that otherwise healthy people can benefit in several ways by taking a combination of Vitamins B, C, and a mixture of minerals.

The study was done by testing 215 fully employed and active men between the ages of 30 and 55. At the very beginning of the research, all of the men were given a battery of mood, stress, and health tests, as well as physical and mental tasks to complete. Prior to application of the research, there were no significant differences in performance or health status between the men. Half of the men were then started on a daily multi-vitamin for 33 days, while the other half received a placebo.

After 33 days, the men who had received the multi-vitamin reported improved general mental health, reduced feelings of stress, and increased vigor and mood, as compared to the placebo group. Additionally, the men also reported reduced feelings of mental "tiredness," and actually out-scored the placebo group on mathematics and other mental tasks.

Curiously, I learned about this study the day after I read an interview with two-time NBA basketball Most Valuable Player, Steve Nash. Nash, who is 36-years old, credits taking a daily multi-vitamin as one of the secrets to his career success and longevity.

Given the results of this new study, and anecdotal evidence from a high performer like Steve Nash, shouldn't everyone take a multi-vitamin?

# LIFE, LIBERTY, AND THE LAW

## Stolen Laptop? Not for long...

According to a recent survey by the Computer Security Crime Institute, 42 percent of all laptop and mobile device users had a device stolen in 2009. Another recent study revealed that 17,000 laptops are lost or stolen each week in America's airports.

As these portable devices become more important in our lives, keeping them safe and secure necessarily becomes more critical. Based upon my own personal experience, I can tell you that the theft of a laptop computer can be extremely inconvenient – perhaps bordering on devastating.

Fortunately, there are several companies developing software to help device owners and law enforcement officers track down stolen laptops and/or smart phones. Here are a few:

- **Adeona** is free software that reports to the true owner the internet address of the current user, as well as taking the user's photograph if the laptop comes equipped with a camera.
- **GadgetTrak** takes photographs of a device's current user every 30 minutes and allows tracking of the device by GPS or triangulation of cell phone towers.
- **Laptop Cop** is software that records everything that the current user is doing with the stolen device including every keystroke, website, username, and password. Laptop Cop users can also

block off or delete data from the stolen device remotely, as well as sending pop-up messages to the current user.

- **LoJack** is probably familiar to most from its business helping to retrieve stolen cars.



LoJack for computers logs information about the current use of the laptop. Once LoJack investigators have enough information to identify the current user, they notify and assist law enforcement authorities.

- **Undercover** records the activity of the current user, including every e-mail sent or received by the current user. It also

takes photographs of the current user ever 6 minutes.

Some of these services are more expensive than others, but may be well worth it. Depending on the value of the data on your mobile device, paying a small monthly or annual fee may be a drop in the bucket.

## Stay Cool, Dude - Tips To Avoid Heat Exhaustion/Heat Stroke



For whatever reason, this summer's weather in Florida seems to be hotter than ever -- with heat indexes approaching 110 degrees. Recently, WESH - Channel 2 in Orlando, published some tips from health experts about how to avoid health problems from heat exhaustion

or heat stroke. I thought I would share the important points:

1. Drink plenty of water - both before and during your time in the heat.
2. Drink cold drinks throughout your time in the heat, but try to avoid alcoholic beverages as they can actually contribute to dehydration.

3. Take frequent breaks from the heat.
4. Get plenty of rest. Your body needs time to recover from extended exposure to hot conditions.
5. Take cool or cold showers or baths. These help to cool your core body temperature and will keep you cooler longer.
6. Wear light-colored and loose fitting clothing made of a breathable fabric. Dark fabrics absorb heat, and non-breathable fabrics keep heat trapped next to the skin
7. Avoid strenuous activities, if possible.

If you can't follow these simple tips, you could begin suffering from heat exhaustion. If you begin to experience these symptoms, you should immediately stop what you are doing and seek medical attention:

1. Heavy sweating.
2. Paleness of skin.
3. Cramps.
4. Weakness.
5. Dizziness or fainting or nausea.
6. Headaches.

# LIFE, LIBERTY, AND THE LAW

## TERRY'S TECH NEWS & VIEWS

### CHARGE IT!

With electric cars becoming closer to Main Street thinking and actually available for sale, how will we use them in a practical sense?

Well, good old Orlando may well be a hot bed (no pun intended) for that activity sooner than you think.

A couple of weeks ago OUC began installing the first local charging station of what they hope will become a fleet of fully electric cars for their personnel to use for work.

The stations will be solar powered, something we have an ample supply of, and it will cost OUC about 60 cents to charge each car.



We don't yet know, however, how much OUC will charge each driver for a charge when the charging stations are opened to the public.

Plans are in place to have 300-350 charging stations in place over the next year or so. It is just too soon to tell whether this will satisfy consumer demand, or whether these charging stations will stand unused. Also there are important additional questions such as: "Who will decide where the stations are located?", "How orderly will the waiting lines be?", "How many cars can be serviced per day?", "What will the charge time per vehicle be?", and "Can multiple cars be charged at the same time?"

On a side note, it appears that these stations are being manufactured by a company out of California. It seems like a lost opportunity to import this advanced technology from California when we have a bunch of soon-to-be-unemployed smart people on the Space Coast who will soon be looking for work. Why can't making these charging stations become a source of employment for thousands of Floridians, and a boon to Florida's (and more particularly, the Space Coast's) economy?

Now all we have to do is encourage people to buy these new electric cars...

*Terry McCamie is our Case Manager. Terry loves cars and writes a monthly column on automotive and transportation issues.*

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