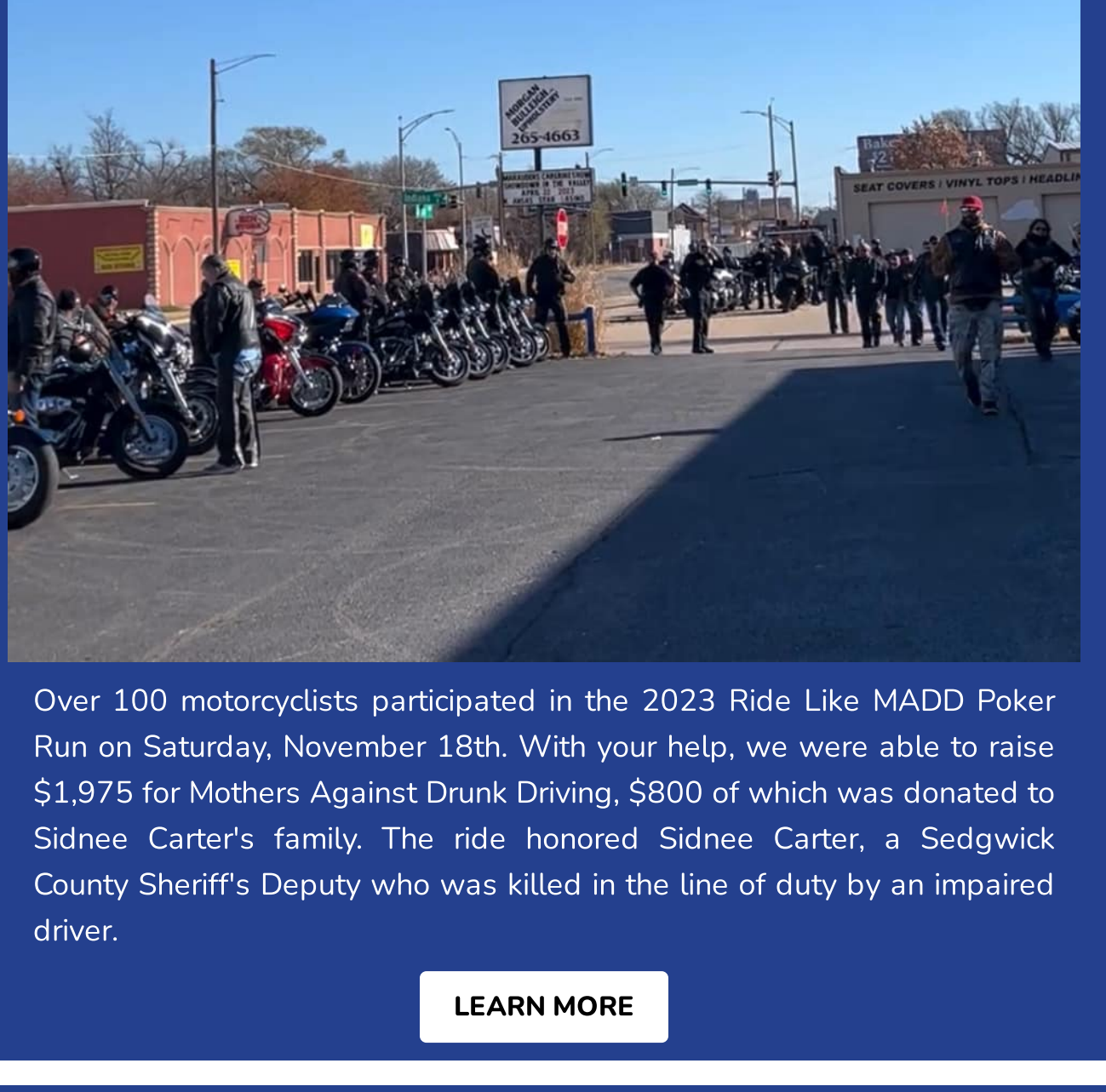




## Nearly \$2000 raised at Ride Like MADD Poker Run



Over 100 motorcyclists participated in the 2023 Ride Like MADD Poker Run on Saturday, November 18th. With your help, we were able to raise \$1,975 for Mothers Against Drunk Driving, \$800 of which was donated to Sidnee Carter's family. The ride honored Sidnee Carter, a Sedgwick County Sheriff's Deputy who was killed in the line of duty by an impaired driver.

[LEARN MORE](#)

## Legal News: Massie Amendment stopped in House of Representatives

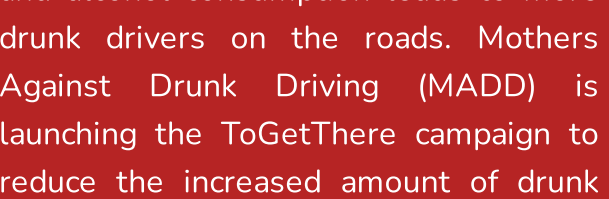
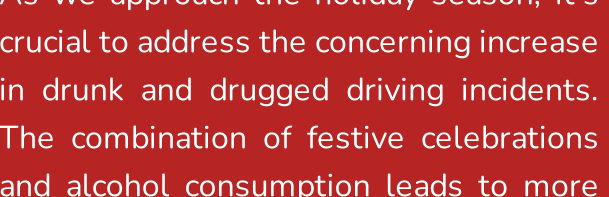


Last month, members of the United States House of Representatives voted on an amendment to try to stop the HALT act. The amendment led by US Representative Thomas Massie of Kentucky, was defeated by a count of 201 ayes to 229 no's. The proposed amendment would have cut funding to the National Highway Traffic Safety Administration and would have effectively stopped efforts into requiring advanced drunk and impaired driving safety features in all vehicles going forward.

To learn more about the HALT act and advanced impaired driving prevention technology, click the button below or visit [madd.org/haltact](http://madd.org/haltact).

[LEARN MORE](#)

## UPCOMING EVENTS



## What's going on?

The holidays are here! Christmas parades, holiday events, and New Year's Eve celebrations will be sure to keep you busy! Wherever you are, there's something to do! Click the button below for more events near you.



## MADD "ToGetThere" Campaign

As we approach the holiday season, it's crucial to address the concerning increase in drunk and drugged driving incidents. The combination of festive celebrations and alcohol consumption leads to more drunk drivers on the roads. Mothers Against Drunk Driving (MADD) is launching the ToGetThere campaign to reduce the increased amount of drunk and drugged driving during the holiday season. ToGetThere symbolizes decades of MADD's work To Get Here today – having reduced drunk driving deaths by 50% since their founding in 1980 – and what it will take ToGetThere – to a world with no more victims from drunk and drugged driving – together. Individuals can contribute by donating, signing the ToGetThere pledge, and sharing their commitment on social media. Together, we can make roads safer and ensure a holiday season free from the dangers created by drunk and drugged driving. Your continued support is essential in the mission to save lives and create safer communities.

**NO MORE VICTIMS**

**TOGETHERE**  
MOVING FORWARD  
TO A SAFER HOLIDAY SEASON

Donate ToGetThere Safely

[LEARN MORE](#)

## Kansas Drive to Zero

Distracted driving is the top cause of crashes in Kansas. It is largely influenced by activities like using mobile phones, adjusting in-car entertainment, and engaging in non-driving tasks. To prevent it, consider activating "Do Not Disturb" modes, using hands-free devices, and having passengers help with other tasks. Creating awareness about the dangers and implementing stricter regulations can also encourage safer driving habits, ultimately reducing distractions on the road.

**DRIVE TO ZERO**  
KANSAS TRAFFIC DEATHS

Distracted driving is the #1 reason for crashes in Kansas.

Distractions include: Cell phone use, in-vehicle infotainment, eating or drinking, texting or reading, changing clothes.

**3,848** DISTRACTIONS  
**12,912** OTHER TRAFFIC DEATHS  
**305** DEATHS

[LEARN MORE](#)

## Matt's Monthly Minute

One of the most difficult conversations I frequently have to have with a client who has been seriously injured, or who has lost a loved one, is the conversation about there not being enough insurance to cover all of the medical bills, lost income, and other damages. Telling a young father who is wheelchair-bound that there isn't enough insurance to pay the hundreds of thousands of dollars in outstanding medical bills, or the lifetime of lost wages, is heartbreaking. That he may not be able to keep the house or pay for his kids' college tuition. And that the at-fault driver filed bankruptcy. It's devastating.

So with this "Monthly Minute", I am being pro-active in advocating that everyone get the highest limits of "uninsured motorist insurance" coverage that they can get. This protects you and your family from the financial ruin which can result from an accident.

"Uninsured motorist insurance" (UM) pays you for your losses when you are injured by a motorist who doesn't have insurance. So, for example, if you're hit by a drunk driver who has no insurance, you can look to your own UM coverage. If your UM limits are high enough, you don't have to worry about all the financial losses you otherwise would suffer as the hands of an intoxicated uninsured driver.

UM coverage also includes "underinsured motorist insurance" (UIM), which pays you for your losses when you are injured by a motorist who has insurance but doesn't have enough insurance to pay for all of your losses. So, for example, if you are hit by a drunk driver who has the Kansas minimum liability limits of just \$25K, you can go after your own UIM/UM limits for the difference between the at-fault driver's limits and your own limits. Again, you don't have to suffer the financial loss that you otherwise would experience.

UM/UM coverage covers more than just you! It also covers anyone else while in or on your vehicle. Under most insurance policies, it also extends coverage to relatives who reside with you who don't own their own vehicles and who are in someone else's vehicle. And it even covers you while you are in someone else's vehicle. And you as a pedestrian if you are hit by a car. And it covers so many more situations.

Best yet, it is relatively cheap. Here are two "Motorcycle Rate Quotes" for my 2020 Harley Heritage Classic. First, you see the policy with 100/300 liability and UM/UM limits. That provides up to \$100K per person for someone you might accidentally injure with a \$300K limit if you injure more than one person, and also provides you and your passenger with up to \$100K in UM/UM coverage. That policy costs \$288.20 for a full year of coverage.

Second, you see the policy with \$1,000,000.00 liability and UM/UM limits. That provides up to \$1 million per person for someone you might accidentally injure, and also provides you and your passenger with up to \$1 million UM/UM coverage. That policy costs \$533.13 for a full year of coverage. You get 10x the protection for a little less than twice the premium. But the real difference between the policies is that in the event of a catastrophic injury or death, with the first policy you may not be able to pay all your medical bills or keep your house. With the second policy, your family's future is protected.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY MOTORCYCLE RATE QUOTE			May 02, 2023
PREPARED ESPECIALLY FOR:		PREPARED BY:	
BRETT, MATTHEW L & AMY K 2500 HAMPTON LN HUTCHINSON, KS 67502-9286		Corey, Christopher J 920 N Main St Hutchinson, KS 67501-4402 (620) 662-7212	
H: (620) 662-7603		INITIALS: CC	
VEHICLE #1 MODEL YEAR: 2020 VEH. DESC: HARLEY DYNAS FLHC CRUIS		TERRITORY: 007 CLASS: 1B08 AGE: 55 DRIVE DISPLACEMENT IN CC'S: 1750 COLLISION RATING GROUP: 34 LIABILITY RATING GROUP: 32	
QUOTE EFF: May 02, 2023 RATES EFF: November 28, 2022			
POLICY COVERAGES AS FOLLOWS:			
ADDITL INJURY AND PROPERTY DAMAGE LIABILITY	LIMITS	ANNUAL PREMIUM	
WITH P1	100/300/100	\$148.00	
COMPREHENSIVE \$1000 DEDUCTIBLE	ACV	\$24.09	
COLLISION \$1000 DEDUCTIBLE	ACV	\$61.03	
UNINSURED MOTOR VEHICLE	UM/UM	\$55.08	
TOTAL OF 12 MONTH PREMIUM		\$288.20	
MONTHLY PREMIUM		\$24.02	

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY MOTORCYCLE RATE QUOTE			May 02, 2023
PREPARED ESPECIALLY FOR:		PREPARED BY:	
BRETT, MATTHEW L & AMY K 2500 HAMPTON LN HUTCHINSON, KS 67502-9286		Corey, Christopher J 920 N Main St Hutchinson, KS 67501-4402 (620) 662-7212	
H: (620) 662-7603		INITIALS: CC	
VEHICLE #1 MODEL YEAR: 2020 VEH. DESC: HARLEY DYNAS FLHC CRUIS		TERRITORY: 007 CLASS: 1B08 AGE: 55 DRIVE DISPLACEMENT IN CC'S: 1750 COLLISION RATING GROUP: 34 LIABILITY RATING GROUP: 32	
QUOTE EFF: May 02, 2023 RATES EFF: November 28, 2022			
POLICY COVERAGES AS FOLLOWS:			
ADDITL INJURY AND PROPERTY DAMAGE LIABILITY	LIMITS	ANNUAL PREMIUM	
WITH P1	100/300/100	\$218.35	
COMPREHENSIVE \$1000 DEDUCTIBLE	ACV	\$24.09	
COLLISION \$1000 DEDUCTIBLE	ACV	\$61.03	
UNINSURED MOTOR VEHICLE	UM/UM	\$29.66	
TOTAL OF 12 MONTH PREMIUM		\$533.13	
MONTHLY PREMIUM		\$44.43	

Here is another example. Here are two rate quotes for my 2019 Jeep Wrangler Rubicon. First, you see the policy with \$2M liability and UM/UM limits. That policy costs \$307.97 for six months of coverage. Second, you see the policy with \$100,000.00 liability and UM/UM limits. That policy costs \$380.23 for six months of coverage. So you get 10x the protection for just \$72.26 more.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY AUTO RATE QUOTE			November 22, 2023
PREPARED ESPECIALLY FOR:		PREPARED BY:	
BRETT, MATTHEW L & AMY K PO BOX 1782 HUTCHINSON, KS 67504-1782		Corey, Christopher J 920 N Main St Hutchinson, KS 67501-4402 (620) 662-7212	
H: (620) 662-7603		INITIALS: MM	
VEHICLE #1 MODEL YEAR: 2019 VEH. DESC: JEEP WRANGLER UNLIMIT		TERRITORY: 007 USE: Pleasure/Work/School PRIN OPER: MATTHEW COMPREHENSIVE RATING GROUP: 23 COLLISION RATING GROUP: 19 LIABILITY RATING GROUP: 7	
QUOTE EFF: November 22, 2023 RATES EFF: July 31, 2023			
POLICY COVERAGES AS FOLLOWS:			
AUTOMOBILE LIABILITY WITH P1	LIMITS	SEMI-ANNUAL PREMIUM	
COMPREHENSIVE \$1000 DEDUCTIBLE	ACV	\$106.68	
COLLISION \$1000 DEDUCTIBLE	ACV	\$76.17	
UNINSURED MOTOR VEHICLE	UM/UM	\$102.21	
TOTAL OF 6 MONTH PREMIUM		\$307.97	
MONTHLY PREMIUM		\$51.33	

Personally, I have \$2,000,000.00 liability and UM/UM limits on all my vehicles. For the 2020 Harley, the policy with \$2M liability and UM/UM limits costs \$627.87 per year. So 20X the coverage for roughly twice the price of the \$100,000 policy! For the 2019 Jeep, the policy with \$2M liability and UM/UM limits costs \$450.48 for six months.

With this kind of coverage I felt much safer sending my daughters off to high school and to college, knowing that they would be driving the highways across Kansas and at times would have passengers or that at times they might let other people drive their cars. I prayed that they would be safe, but also knew that if the unthinkable happened, their and their friends' futures would be protected.

I frequently speak at motorcycle and other events about insurance policies and coverage. It isn't sexy, but it is an important conversation to have. If you would like to talk about your policy or would like me to speak to your group, please call. I do prefer the proactive conversation about insurance to the one that I have to have all too often with people who don't have enough coverage.

*\*Important note: Don't let your agent "save you money" by getting you an umbrella policy that has the higher limits. Umbrella policies only pay others that you might accidentally hurt, but don't pay you or your family in the event of a catastrophic injury or death. Umbrella policies usually do not have UM/UM coverage. As it turns out, many agents don't realize this.*

*\*\*I'd like to give a special "thank you" to Kris Corey for providing the rate quotes that I've used in this Monthly Minute. He's my State Farm agent and really understands insurance policies. If you need a great insurance agent and policy, please give him a call at 620-662-7212.*

- Matthew L. Bretz

## Community News

### Kansas progresses with grant initiative of \$6.46 million aimed at strengthening local food supply chains

Kansas is rolling out a \$6.46 million grant program, the Resilient Food Systems Infrastructure, to boost local and regional food supply chains for human consumption. Initiated by the U.S. Department of Agriculture, the program targets the middle of the food supply chain, excluding meat and poultry, and prioritizes underserved farmers, ranchers, veterans, and disadvantaged owners. Applications are open until January 31, with grants expected to be awarded in July. Read More: <http://www.kan.gov/593677a>

### Free turkeys given to hundreds for Thanksgiving

In Wichita, over 200 individuals received free turkeys for Thanksgiving at College Hill United Methodist Church, which has been a tradition for over 18 years. The church also provided a hot breakfast, operated a food pantry, and distributed coats to those in need. Bread of Life also assisted in picking up turkeys and Thanksgiving fixings. Read More: <http://www.kan.com/233k7f3>

### Setup for Wichita emergency winter shelter begins as funding is approved

Sedgwick County Commissioners have unanimously approved \$200,000 in funding for Wichita's new emergency winter shelter, alongside contributions from the City of Wichita and HumanKind Ministries, which also fundraises for the initiative. The short-term shelter aims to provide long-term support for the unhoused with funding allocated for security, food, and services such as case management, bunk beds, and other supportive resource. Read More: <http://www.kan.com/4646v2z>

## November Giveaway Winners

### Winter Warmth Giveaway

**Winner: Kathy Dawson**  
Kathy won a heated blanket, set of heated gloves, a pack of three neck warmers, and a variety pack of hot hands!

### Thanksgiving Meal Giveaway

**Winners: Jeremy Smith & Christin Shipley Fisher**  
Jeremy won the ham meal and Christin won the turkey meal. Each meal came with 5 sides and was enough to feed 6-8 people!

### Snow Blower Giveaway

**Winner: Sharon S. Robinson-Stokes**  
Sharon won an 18-inch electric snow thrower with a 100-ft heavy duty extension cord! She also won a pack of hot hands and winter gloves to keep warm.

Giveaways are posted Mondays on the Bretz Injury Law Facebook page. Visit [www.facebook.com/bretzinjurylaw](https://www.facebook.com/bretzinjurylaw) to enter for your chance to win!

## Featured Recipe: Chocolate, Peanut, and Pretzel Toffee Crisps

### Ingredients:

- 40 saltines
- 3/4 cup butter
- 3/4 cup packed brown sugar
- 1 teaspoon vanilla extract
- 2 cups semisweet chocolate chips
- 1 cup cocktail peanuts
- 1 cup broken pretzel sticks
- 3/4 cup mini M&M's

### Directions:

Preheat oven to 350°. Line a 15x10x1-in. baking pan with foil, grease foil. Arrange saltines in a single layer on foil.

In a large heavy saucepan, melt butter over medium heat. Bring to a boil; cook and stir until sugar is dissolved, 2-3 minutes. Remove from heat; stir in vanilla. Spread evenly over crackers.

Refrigerate, uncovered, 1 hour or until set. Break into pieces. Store in an airtight container.

For more home collection Christmas recipes for kids visit: [www.tastefulhome.com/collection/christmas-recipes-for-kids](http://www.tastefulhome.com/collection/christmas-recipes-for-kids)

[Full Recipe](#)