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Arms of Angels 4th Annual Benefit Concert

Thursday, June 25th musicians Sean Ryan, Linda Arce, The David Holodiloff Trio, VYBE (featuring Troy O'Shann) and JJ Hawg will play from 7-10pm at 400 West Franklin Street, Monterey. AoA provides grief counseling to County families. Tickets at ArmsOfAngels.org.

Speak With Confidence

Toastmasters is the easy, effective and low-cost way to become a better public speaker! We meet every Thursday, 6:45am. Crazy Horse Restaurant, 1425 Munras, Monterey. montereypeninsula.toastmastersclubs.org

Share Your Memories about the Seaside Library!

We invite you to tell the Library's story! On November 7, 2015 Monterey County Free Libraries, Seaside Branch will celebrate 85 years of library service to the City of Seaside and Monterey County. Your recollections represent a unique personal record of the history and impact of our Library on your life and the community. Please send reminiscences and photos to coronadose@co.monterey.ca.us, drop them off at the library, or mail to: Sharon Coronado, Seaside Library, 550 Harcourt Avenue, Seaside, CA 93955. Questions? Call 831-899-2055.

Leatherback Turtles in Monterey Bay

Endangered leatherback turtles swim 8,000 miles from Indonesia each year to feed on Central Coast jellies. Scott Benson, researcher at NOAA Southwest Fisheries Science Center, discusses the massive sea turtle at the American Cetacean Society meeting on Thurs, June 25, at the Boatworks Bldg at Hopkins Marine Station, off Oceanview Blvd in Pacific Grove. Free and open to the public, refreshments available at 7pm and presentation begins at 7:30pm. 373-4281

Brazilian Drumming & Dance

We play and dance to exciting samba rhythms. Come join the fun! Every Wednesday 6:30pm, drum then 7:30pm dance class. \$10. Chautauqua Hall, Central & 16th Ave, PG. (831) 915-0777 or Marcolca@aol.com

Qigong Stretch

Gentle stretching combined with meditative breathing. Free! Saturdays, 9:30-10:30am, at Jewell Park, Pacific Grove. join any time. Call PG Acupuncture for more info. 393-4876.

Want To Stop Drinking?

Call Alcoholics Anonymous 831-373- 3713 www.aamonterey.org

Inspire Your Fire-Sweet Heat Hot Yoga

Bikram Yoga Classes. Bikram Certified Instructors - 7 days a week. 831-333-1007 SweetHeatHotYoga.com

Ballet Bodhi

A revolutionary workout for teens and adults incorporating elements of Ballet Barre and Yoga. Tuesday 7:30-8:30pm. \$14. Drop ins welcome. No Experience necessary! Rockstar Dance Studio. 510 Lighthouse Ave, Pacific Grove. Email: BalletBodhi@gmail.com

OPINION

FORUM

Unsure about the Uninsured

A simple lesson about the scary costs of not protecting against certain types of drivers.

By Charles Anthony Piccuta

Insurance dominates my life. I can't escape it.

I think about insurance when I see a wet floor in a grocery store or a rickety vehicle sputtering down the road. It crosses my mind when I walk through the power tools section at Home Depot or notice a dead tree leaning over a property line.

I wasn't always this way. I was once normal. I only thought about insurance when I had to sign up for it or painfully pay my bi-annual premiums (which seemed like a tax for something I would never use). Then I became an attorney and started handling injury cases. Now insurance is a pervasive theme.

This spring I worked on two cases that both involved an uninsured motorist, but in drastically—and unfortunately—different ways.

In the first case, my client was walking in the parking lot of Wal-Mart in Marina when she was hit by an SUV. She was seriously injured. The driver who struck my client fled the scene and was later charged with felony hit and run. Turns out the driver was uninsured.

In the second case, my client was on her way home from work when a car turned directly in front of her. She smashed into the car at 55 miles per hour. Both cars were totaled, and fire rescue had to cut my client out of her vehicle. She broke her back and was hospitalized. She hasn't worked since the accident and has a long road of rehabilitation in front of her. The other driver was also uninsured.

Both cases involved terrible injuries. Both were caused by the fault of an uninsured driver. Both uninsured drivers are flat broke. The big difference, though, is that in the first case, my client had uninsured motorist cov-

erage, and in the second case, my client didn't.

Like the name suggests, uninsured motorist coverage applies when you are injured by someone who is driving without insurance. It is not required by

I can assure you I am not a talking lizard, promotional duck or cartoon general.

California law, but is an optional coverage that you can sign up for when you buy insurance. It essentially protects you against all the uninsured drivers of the world.

Under the terms of my client's uninsured motorist policy, she was covered

even though she was not in her vehicle at the time of the accident. She will be compensated for her medical expenses, lost income and injury.

My other client is left footing the bill. It's a bill she cannot pay.

I rethought my insurance coverage after handling these two cases and decided to increase my own uninsured motorist coverage. I can assure you I am not a talking lizard, promotional duck or cartoon general. Nevertheless, I would encourage you to throw a couple extra bucks toward uninsured motorist coverage sooner than later. It is always better to have something you don't need, than to need something and not have it. ★

Charles Tony Piccuta is a principal at the Piccuta Law Group, LLP with offices in Monterey and San Jose.

