

Makin' It Better Newsletter

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We met for an initial consultation recently with a very nice gentleman who had been injured in an accident.

We sat with this gentleman, and explained how these cases work, and the factors we considered when evaluating the case. We talked about the issue of fault or liability, what kind of compensation could be claimed, and how we had to establish a connection between the other driver's careless behavior and the physical harm sustained in the collision.

We were asked, like we have been many times, to put a value on the case. We knew a little about the case, but not much. We did not have the vehicle damage estimates, the police report, the medical records or bills, and medical records that may have shown some prior injuries or similar problems before the collision. We obviously had not spoken with any witnesses, or the treating doctors. Without this, we explained, we could not in good conscious give an estimate on what we would even demand for

settlement, and certainly could not predict any outcome.

Before we can begin to know what the potential recovery on any case is, at a minimum, we need to know about the following:

1. After treatment ends, whether or not there will be permanent disability;
2. Whether a physician can give an opinion about long term impacts of the injury;
3. How much insurance is available to cover the claim;
4. How many medical bills remain unpaid, and whether the health insurance company will want to be repaid the money they had spent;
5. The accident facts beyond what is in the police report.



This is just an example of some of many factors that impact case value, and how it should be pursued. This is not the time or the place for a “back of the envelope” estimate. ■

tasty recipe

ROASTED PUMPKIN SEEDS



When you're done carving those pumpkins this fall season, don't throw out the seeds. Instead, make a great, healthy snack with them! Here's how:

Ingredients:

- 1 1/2 cups pumpkin seeds
- 2 teaspoons melted butter (olive oil or vegetable oil work well) or 2 teaspoons melted oil (olive oil or vegetable oil work well)
- salt
- garlic powder (optional)
- cayenne pepper (optional)
- seasoning salt (optional)
- cajun seasoning (optional)

Directions:

1. Preheat oven to 300 degrees Fahrenheit.
2. While it's OK to leave some strings and pulp on your seeds (it adds flavor), clean off any major chunks.
3. Toss pumpkin seeds in a bowl with the melted butter or oil and seasonings of your choice.
4. Spread pumpkin seeds in a single layer on baking sheet.
5. Bake for about 45 minutes, stirring occasionally, until golden brown.

Source: *Food.com* ■



just hangin' around

Sloths are nocturnal, arboreal mammals that enjoy the tall trees located in the rain and cloud forests of Central and South America. Though comparable in size to a medium-sized dog, their ancestors, giant sloths, roamed North America until roughly 10,000 years ago and could rival an elephant in sheer bulk.

Sloths spend practically their whole lives in trees—for good reason. They are the slowest mammal in the world, making them extremely vulnerable to ground predators. They also possess long claws (3–4 inches) that make walking difficult.

A sloth will generally sleep 15–20 hours a day, either nestled in a fork in the tree or dangling from limbs by utilizing their sharp claws. From branches overhanging a river, a sloth may occasionally take a plunge into the water, as they are excellent swimmers.

Sloths also descend from the trees when it's time for their weekly defecation, an intricate symbiotic process that provides an opportunity for moths living in the sloth's fur to lay eggs in the dung. Freshly hatched moths will fly back to the sloth to become new tenants. In the process, they transfer nutrients that facilitate the growth of algae on the sloth's fur. Sloths find algae tasty and energizing, and it's good camouflage.

Mating season spurs some activity in sloths. The female bursts forth with an inviting scream, and the males square off by hanging from a branch and pawing at each other in slow motion to determine the better man.

Honor our sluggish friends by celebrating International Sloth Day on October 20. (Yes, that's really a thing!) ■

traumatic brain injury...

DEVASTATING AND COMPLEX

Traumatic brain injury (TBI) typically results from a blow to the head or a penetrating injury that causes a disruption to the normal functioning of the brain. The effects of TBIs can be profoundly debilitating for the period of time they last, and in far too many cases are permanent or require years of rehabilitation.

The consequences of TBI may include the following:

- **Cognitive** – short- or long-term memory loss; difficulty concentrating, communicating, or planning; spatial disorientation.
- **Physical** – chronic headaches; paralysis (partial or complete); vision, hearing, or other sensory impairment; seizures; difficulty speaking.
- **Psychological** – depression, anxiety, mood swings, impulsiveness.

The leading cause of TBIs among adolescents and adults is motor vehicle accidents. Slip-and-fall accidents account for more TBIs in the very young (age 4 and under) and the elderly. Additional sources of TBIs include sports injuries, physical assaults, shaken baby syndrome, medical errors, and accidents at home, work, or in the outdoors. Concussions are the most common form of TBI.



Brain injury cases can be exceedingly complex and require high levels of coordination of legal, medical, and economic expertise. The injury must be thoroughly evaluated, encompassing diagnosis, prognosis, and the causal connection to the accident; the services of qualified medical experts may be enlisted for trial; and in some cases, forensic economists must be utilized to substantiate the victim's economic loss—prior, current, and future.

If you or a family member has suffered a TBI as a result of the negligence of another, contact a TBI attorney. You may be eligible for compensation, including medical expenses, rehabilitation costs, lost income, diminished earning capacity, property damage, and pain and suffering. ■

October 2014 Important Dates

October 6 – Child Health Day October 8 – National Children's Day October 13 – Columbus Day
October 16 – National Boss Day October 18 – Sweetest Day October 31 – Halloween

did you hear?

A Ferrari recently sold at a California auction for a whopping \$38.1 million, establishing a new record for the highest auction price ever paid for a car (the previous record was \$30 million paid last year for a 1954 Mercedes-Benz). The record-breaking vehicle, a 1962 Ferrari 250 GTO Berlinetta, was one of only 39 ever made. Some analysts had predicted that the car might fetch as much as \$70 million at auction, which would have made it the most expensive car ever sold. That honor still belongs to – you guessed it – another Ferrari GTO, which was sold privately last year for about \$52 million. ■



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“how much is
my case worth?”



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This publication is intended to educate the general public about personal injury, on the job injuries, Social Security, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

controversial new guidelines FOR STATIN USE

Heart disease is the nation's number one killer and will claim roughly 600,000 lives this year. Statin drugs reduce the amount of plaque-building cholesterol produced by the liver and have been lifesavers for those who have already experienced cardiovascular events or symptoms, or who have diabetes.

However, in November 2013, the American Heart Association and the American College of Cardiology stirred up a tempest with sweeping new guidelines for statin use. Under the previous guidelines, those whose risk of heart attack was deemed to be 20 percent or more over the next 10 years (based on a complicated formula) were advised to use statins. Under the new standard, the bar is set at just 7.5 percent, encompassing many people who show no signs of heart disease—and some who don't even have elevated cholesterol levels.

Under the reissued guidelines, race may be considered a risk factor; a new calculation has been introduced to predict 10-year and lifetime chances of sustaining a heart attack or stroke; and the use of popular non-statin drugs to control cholesterol levels is now discouraged. The ranks of “eligible” statin users have swelled from 43 million to 56 million.

Some researchers believe the scientific evidence is too scant to justify extending the statin net. Others prefer to err on the side of prevention, since 1 out of 3 Americans will die of a heart attack or stroke, and half the population will experience one in their lifetimes. As always, a healthy diet, daily exercise, and quitting smoking are key elements of a healthy lifestyle. ■



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