

Name this Newsletter!

Oregon Workers' Compensation | Personal Injury | Social Security Disability

vehicular accidents AND SPINAL CORD INJURIES

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"A cheeseburger,
fries, and intensified
asthma, please"

The spinal cord is the central support for the body's muscular system and relays the messages from the brain to the rest of the body. Any injury to this vital body part can be devastating.

The number one cause of spinal cord injuries, accounting for more than 40 percent, is motor vehicle accidents. High-impact accidents can fracture, dislocate, crush, or compress one or more of the vertebrae of the spinal cord. When bits of bone tear into the tissue embedded in the spine, the nerves are damaged.

This damage may lead to full or partial paralysis, respiratory difficulty, circulation problems, muscle tone deficiency, problems with bladder or bowel control, poor sexual health, and greatly diminished skin sensation. Chronic muscle and joint pain, as well as depression, may also result.



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Sadly, many of these injuries will need to be dealt with every day for the rest of a person's life. Round-the-clock care for a stretch of time – if not permanently – is necessary for some. Surgeries, rehab, and medication may disrupt one's life, too. Everyday activities prior to the accident may now be impossible or greatly complicated.

It goes without saying that immediate and long-term loss of earnings is a distinct possibility. Don't let financial worries exacerbate an already challenging situation. If you are the victim of a spinal cord injury via an auto accident that was the fault of another, contact an experienced auto

accident attorney to safeguard your rights. Your attorney can file an injury claim to alleviate your financial concerns and also compensate you for mental and emotional suffering, enabling you to focus on what's most important—your health. ■

technology

TO HELP THE ELDERLY

Many times, high-tech gadgetry is thought to be the domain of the young, but there is an abundance of devices and gadgets to aid the lives of seniors—and give peace of mind to their loved ones.



Connected smart-home devices enable loved ones

to monitor an aging parent from far away. Sensors can alert a family member or doctor if something is amiss in an elderly person's daily routine – the person hasn't gotten out of bed, has been in the bathroom for over an hour, medication has been skipped, and so forth. There are even shoes with an implanted GPS chip; if a person in the early stages of dementia wanders beyond a certain perimeter, a caregiver will be alerted.

Smartphone apps afford loved ones the opportunity to control an aging parent's security systems, thermostats, and kitchen electronics from remote locations. There are also biometric gadgets that can monitor a person's blood pressure, blood sugar, heart rate, and cholesterol levels, reducing stressful visits to the doctor's office or hospital.

The field of robotics is advancing quickly, giving seniors more control over their environment and providing assistance for tasks that extend beyond their normal capabilities.

New technology can keep seniors safer, enable them to stay independent longer, and reduce anxiety among other family members. It's not just a young person's world. ■

NAME THIS NEWSLETTER AND win an Apple iPad!



Welcome to our first newsletter. The title, "Name This Newsletter" is no mistake. Although we are excited to offer a useful and practical monthly newsletter, we are stumped on what to call it, so we are calling on you. We

need a title for a monthly newsletter that not only offers useful information for consumers, but celebrates the great people places and things in our community. The person providing the winning selection will receive Apple iPad.

Here is how it works:

Send me an e mail (joe@jdblawoffice.com), and in the subject line, include "Newsletter Contest." In the body of the e mail, include your name and mailing address, and of course, your suggested newsletter name.

You can make as many suggestions as you want, but please include all submissions in one entry. We will review all entries received before March 15, 2013, and announce our winner in next month's issue.

Good luck! ■

OREGON UNINSURED MOTORIST COVERAGE

protects auto accident victims

I am excited to share our first newsletter with all of you. I have thought about doing this for years, and finally, a series of fortunate events led to the creation of this newsletter. I aim to provide our readers with useful, and yes, even interesting information not just about the law, but our wonderful community, and the people who make it a special place to be.

When deciding on which article or subject to tackle first, it was a no-brainer. After twenty years of working with folks who have struggled with injuries from car wrecks, one of the major takeaways for me is the value of having adequate coverage to protect you and your loved ones. I am climbing up on my soap box ¹ telling everyone about the value of uninsured and underinsured motorist coverage.

Everyone in Oregon must have auto insurance on their car, but a lot of drivers do not. Being an accident victim is hard enough, but when an uninsured driver is at fault, you face even more challenges. Oregon insurance law provides an often overlooked option.

First, let's talk about some basic automobile insurance law in Oregon. Oregon law requires all motorists to carry minimum coverage amounts in their liability insurance policy. To cover injuries caused to other drivers, it's \$25,000.00. This covers losses and harms including medical bills, lost wages and compensation for the loss of a person's health. The required coverage amounts, also called "policy limits", have not changed in a long, long time. As a result there are a lot of people driving around with minimal liability coverage, or with no coverage at all. This is where uninsured/under-insured motorist coverage (also called "UM") can help.

What is it? Basically, it's insurance against the uninsured, or the under-insured. Let's start with an uninsured driver. If you are injured because of the negligence of an uninsured driver, your insurance company should provide you with coverage for any claims that you may have against the negligent uninsured driver. This includes medical expense, lost wages, and compensation for the harm to your health. The amount of coverage must equal your

liability insurance coverage. For example, if your insurance policy covers you for up to \$50,000.00 for any liability you may have from an accident, it should also provide uninsured/under-insured motorist coverage for the same amount. Why is this important?

We all know medical care costs a lot of money. An ambulance bill can exceed \$500.00. Physical therapy for a month or so can easily top \$1,000.00. And if you need to get an MRI to investigate a potentially serious neck or back injury, you may pay \$2,000.00. And then, God forbid, you are really injured, and require life flight to Portland or Seattle, we are getting into the tens of thousands of medical bills.

Uninsured motorist coverage can protect you from under-insured negligent motorists as well. Let me give you an example. Let's say you are injured by a negligent motorist who has insurance, but only the minimum required coverage, which is \$25,000.00. If you or your loved ones suffer serious injuries, and you are out of work after a hospital stay, there is a good chance that this \$25,000.00 is not going to cover medical expenses and lost wages. That is when under-insured motorist coverage comes into the picture.

Underinsured motorist coverage allows you to make a claim against your own insurance carrier for any losses exceeding the negligent driver's coverage. The only catch is that your coverage amounts or policy limits must be greater than the negligent driver's policy limits. So, in our example above, you would have to have a higher policy limit in order to make such a claim. For example, if you had a \$50,000.00 policy limit for uninsured motorist coverage, you could make a claim for the difference between your coverage and the negligent driver's coverage, which works out to \$25,000.00. In this example, you are covered up to \$50,000.00 for your losses, instead of \$25,000.00.

All too often I am helping seriously injured clients beat back collection agencies and medical creditors, and in the end, not recovering what they truly deserve. For a few dollars, you can increase your uninsured motorist coverage, and protect yourself and your family from the uninsured driver. I urge you to contact your agent, check on your coverage, and insist on adequate uninsured motorist coverage. ■

¹ Ask your kids if they know what a soap box is!

March 2013 Important Dates

March 10 – Daylight Savings Time Begins March 17 – St. Patrick's Day March 20 – First Day of Spring
March 24 – Palm Sunday March 26 – Passover March 29 – Good Friday March 31 – Easter

The Di Bartolomeo Law Office, P.C.

1139 Exchange Street

Astoria, Oregon

(503)325-8600

www.joedibartolomeo.com

vehicular accidents

AND SPINAL CORD INJURIES



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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.



“a cheeseburger, fries, and intensified asthma, please”

A recent international study, published in the journal *Thorax*, suggests that kids who eat fast food three or more times per week have more severe asthma than kids who don't. Over 500,000 subjects were involved in the yearlong study (13- and 14-year-olds comprised over 300,000, and 6- and 7-year-olds accounted for nearly 200,000.) Eighty-two countries were represented, and kids of all levels of affluence were included.

The results of the study showed that the teenagers experienced a 39 percent increased risk of severe asthma when consuming fast food three or more times per week. The 6- and 7-year-olds' risk was elevated by 27 percent.

Parents of the kids in the study were asked questions regarding their children's symptoms of asthma, how these symptoms

impacted their daily living, and what foods their children had eaten (on a week-by-week basis) that already had a protective or damaging influence on health.

Among all the variables that came into play in the study, the only common food link between both age groups was fast food. Fast food generally contains high levels of trans fats and saturated fats, both of which have been shown to diminish the strength of the immune system.

It must be noted that the study shows an increased risk of asthma severity in kids *who already have asthma*. It has not been demonstrated that fast food causes asthma. If such a link is established in the future, the fast food conversation may become even more interesting. ■

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