

Makin' It Better Newsletter

Oregon Workers' Compensation | Personal Injury | Social Security Disability

dangerous allure OF SUPERSPORT MOTORCYCLES

what's inside

page 2

Top of the ocean food chain

Beware: Signing that medical release form can be hazardous to your injury claim

page 3

An unwanted travel companion

Did you hear?

page 4

Look, up in the sky...

The evidence is clear – motorcycle riders in general have a higher risk of death or serious injury when involved in an accident than those utilizing other motor vehicles. In fact, according to a 2011 report put out by the National Highway Traffic Safety Administration, motorcyclists are 25 times more likely to die in a crash than automobile occupants, and five times more likely to be injured. But one type of motorcycle in particular is a menace head and shoulders above the others.

Supersport motorcycles, also commonly known as “crotch rockets,” comprise less than 10 percent of all registered motorcycles on the roadways, yet account for more than 25 percent of rider fatalities. Their appeal is multifaceted. They’re aerodynamic, lightweight, colorful, and fast (capable of speeds up to 165mph). The bike was originally designed for professional riders on closed racetracks. Some modifications have been incorporated for street use, but many riders appear to be using public roadways as their personal speedway.

In over 57 percent of crotch-rocket fatalities, speed

was the greatest single contributing factor. Not surprisingly, among deadly motorcycle crashes, the average age of crotch-rocket riders was the youngest of any motorcycle riders—27. To make matters worse, a number of states are relaxing their helmet-use laws, which is bound to hike the number of deaths and injuries to riders who forgo this critical protection.

In addition to safety issues, crotch rockets also blow away other motorcycles in number of theft claims per year, with the crotch-rocket (supersport) class accounting for nearly 30 times the amount of other motorcycle classes. ■



top of the ocean food chain

Killer whales, also known as orcas, are actually the largest members of the dolphin family, weighing 6–10 tons and reaching a length of 25–32 feet on average. They are very distinctive looking—black with white patches on the underbelly and near the eyes—and highly intelligent.

Orcas are social creatures and roam the waters in groups (pods) ranging in number from 5–40. They communicate with a variety of clicks, whistles, and squeals, and each pod has its own “dialect,” which aids them in recognizing their own pod members.

In order to achieve and maintain their substantial girth, orcas eat over 500 pounds of food per day. When hunting, the pod displays teamwork that rivals a pack of wolves, utilizes echolocation (a sound bounce-back system that reveals the size, shape, and location of objects), and pursues at speeds of up to 35 mph.

An orca’s menu encompasses a smorgasbord of fish, squid, seals, penguins, sea turtles, sea gulls, whales, and sharks, among other delicacies. Their powerful teeth (3” high, 1” diameter) come in handy at feeding time. Orcas can be enterprising when hunting, occasionally rushing a shoreline and temporarily beaching themselves to frighten prey into the water, where other pod members pounce.

Orcas live in all oceans, at all latitudes, and are equally at home near the coastline and out in the open sea. Generally, they are more concentrated in colder waters.

Outside of human/environmental activity, orcas have no natural enemies. Size, brains, and brawn is a tough combination to beat. ■

beware:

SIGNING THAT MEDICAL RELEASE FORM CAN BE HAZARDOUS TO YOUR INJURY CLAIM

When you bring a claim against an insurance company—whether your own or the other guy’s—keep in mind that they are first and foremost concerned with keeping their expenses low, not necessarily doing what is fair.

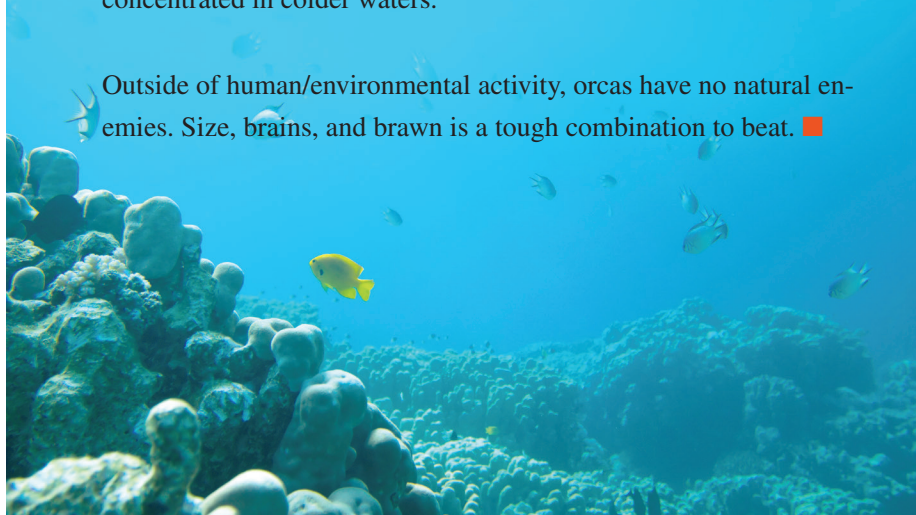
Typically, insurance adjusters will send you medical release authorization forms to give them access to your medical records. These authorizations are frequently broad in scope and make the insurance company privy to a lot of medical information that has nothing to do with your case. Insurance companies are good at using information they have no business possessing to distract, confuse, and spin a new narrative.

Bottom line – never sign an agreement that authorizes an adjuster to directly obtain your medical records, and never give verbal permission, either. Instead, obtain these records yourself. Go over them to make sure they are accurate, and only send the adjuster the information that is pertinent to your claim.

There are times that an adjuster will state they need more information. Again, do not give them permission to talk directly with your doctor. Consult with your doctor on the matter and ask if he/she would write a report for you. Again, study the document for accuracy; when satisfied, send it along to the adjuster.

You are obligated to cooperate with your own insurance company; it’s part of the contract. However, you don’t need to give carte blanche to your medical records.

Contact an experienced personal injury or auto accident attorney to protect your rights. ■



an unwanted travel companion

It's probably not something most of us would ever think about, but when a person travels for long stretches of time, their blood is more susceptible to clotting in the legs, a condition known as deep vein thrombosis (DVT).

DVT is commonly associated with air travel but can occur with car, bus, and train travel as well. Cramped quarters and long periods of inactivity diminish and obstruct circulation, elevating clot potential. In jetliners, low oxygen, low humidity, and low cabin pressure have a dehydrating effect that may conspire to thicken blood, spurring clot formation. If part of a clot breaks off, it may wind its way to the lungs and cause a potentially fatal blockage – a pulmonary embolism.

Some people are much more susceptible to DVT than others, including:

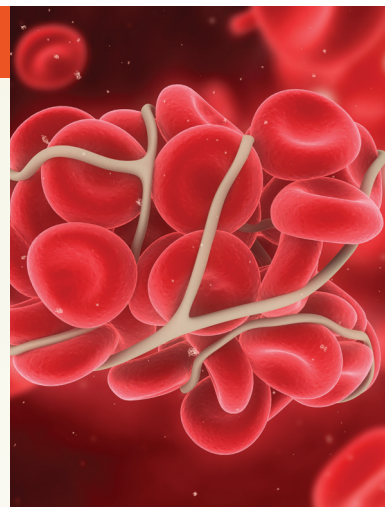
- Those over age 40;
- Smokers and anyone with poor circulation;
- Those who are overweight (body-mass index over 30);

- Pregnant women;
- People with a previous history or family history of blood clots;
- Someone who's had surgery in the prior three months;
- Anyone with varicose veins.

DVT may be symptomless, or it may present as swelling, pain or tenderness, and redness of the skin. Signs of a pulmonary embolism include shortness of breath, rapid or irregular heartbeat, anxiety, chest discomfort, lightheadedness, or coughing up blood. Medical help should be sought immediately.

Frequently moving and stretching one's legs, and standing up when possible, is key to avoiding DVT. Consult with your doctor before your trip if you have questions or concerns, especially if you are at higher risk.

Keep DVT at bay and enjoy the trip! ■



May 2014 Important Dates

May 1 – May Day May 5 – Cinco de Mayo May 6 – National Teacher Day May 11 – Mother's Day
May 17 – Armed Forces Day May 19 – Victoria Day (Canada) May 26 – Memorial Day

did you hear?

According to a new report from the Alzheimer's Association, women over the age of 60 are far more likely than men to develop Alzheimer's during their lifetime, with a 1 in 6 chance for women versus a 1 in 11 chance for men. The report also indicated that women are twice as likely to develop Alzheimer's as they are breast cancer.

While age is considered the main reason for the gender disparity among Alzheimer's patients (women, on average, live about five years longer than men), researchers also are studying whether genetic and hormonal differences play a role.

More than 5 million Americans have been diagnosed with Alzheimer's, and every 67 seconds, someone in the U.S. develops the disease. ■



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SEE PAGE ONE

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.

look, up in the sky...



Hybrid Air Vehicles Ltd. of the United Kingdom has developed a football-field-sized aircraft that borrows a few principles of airships past, combines them with plane and helicopter technology, and promises to stretch the confines of air transportation. Just don't call it a blimp. The "Airlander" can take off vertically, carry a cargo of up to 10 tons, travel at a speed of 100 mph, and stay afloat for several weeks if necessary. It is powered by gas, and its load is lightened by utilizing inert helium.

The Airlander is more environmentally friendly than planes and helicopters, burning 80 percent less fuel for equivalent tasks, and it's quiet, too. Its hull is lightweight, comprised of Kevlar material that is leathery, flexible, and strong.

An air-cushion landing system featuring amphibious pneumatic tubes enables the Airlander to touch down on diverse surfaces, including ice and snow, sand, other rugged terrain, and bodies of water, with nary a problem.

The Airlander is ideal for delivering payloads to hard-to-reach places, such as remote oil and mining sites. In addition, it is expected to be used for surveillance, communications, and research purposes, where its ability to stay aloft for extended periods offers a big advantage over helicopters and planes. It will also be a boon for delivering large quantities of humanitarian aid. The Airlander's range, payload, and vertical-landing capability will make it more versatile than other transport options.

The maiden voyage of the Airlander is scheduled for late 2014. An even bigger model is in the pipeline, and eventual commercial flights are likely a matter of when, not if. ■

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