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AGGRESSIVE, ETHICAL REPRESENTATION FOR OVER 30 YEARS

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More Tricks and Tactics of the Insurance Industry

We'll grant them this: insurance companies are great marketers, and they are very good at promoting a caring, sensitive approach when it comes to handling your claims. Don't be fooled, though.

Insurance companies and their representatives have one goal in mind: to make big profits. And, how do they strive to do that? By limiting the amount of money that they pay out on accident claims or by denying those claims altogether.

Here are just a few of the most common tricks and tactics that insurance companies utilize to achieve their goal:

- Monitoring your social media postings and interactions. Rest assured that the insurance company will be checking for any videos or updates you post that might undermine your claim;
- Doing their best to try to get you to go through the other driver's insurance company to get your vehicle appraised or fixed;
- Believe it or not, insurance companies have even made a habit of hiring private investigators to secretly videotape unsuspecting accident victims, hoping to uncover damaging information;
- Trying to talk you out of meeting with or hiring an experienced car accident attorney to help you with your claim. The insurance companies know that accident victims who hire an attorney have a much better chance at achieving a higher settlement for their claim;
- Not settling claims for a fair amount. Unfortunately, we see this all of the time, and it can spell financial disaster for you and your family down the road.

An experienced car accident attorney can help level the playing field and protect your rights in a fight against the insurance company. •



Auto Accident Victims and Lost Wages

If you've been injured in an auto accident due to the negligence of another driver, and your injuries prevent you from working or reduce your ability to work, you have a right to recover lost wages. Generally, to recover for lost wages, one of two things must occur: An injury must be the direct result of the accident, or a pre-existing injury was made worse by the accident.



To prove lost wages, produce the pay stub from your most recent paycheck prior to your injury. Tips and non-salary benefits should be included as well. If you are self-employed, you will need to submit proof of what you would have earned. Keeping detailed, organized records pays off in these circumstances.

If a motor vehicle accident results in a long-lasting or permanent injury—including chronic pain or fatigue—that will affect your ability to earn a paycheck, you may have grounds to recover for “lost earning capacity.” In some situations, you can claim this even if you can work—for instance, if the injury reroutes you to a lower-paying job.

Proving lost earning capacity can be tricky, as it involves some speculation about the future. At trial, a financial expert will likely be necessary to crunch the numbers. Your character traits, work habits, education, and intention to change careers may also be considered. After that, it's in the hands of a jury, which has the leeway to determine the final amount you are awarded.

If you have been injured in an auto accident, contact an auto accident attorney to protect your rights. •



May 2017 Important Dates

May 5 – Cinco De Mayo	May 6 – Kentucky Derby	May 14 – Mother's Day
May 20 – Armed Forces Day	May 27 – Ramadan (Start)	
May 29 – Memorial Day	May 31 – Shavuot (Start)	

Did You Hear?

Malta's famed 'Azure Window' recently collapsed into the sea.

The iconic rock formation known as the Azure Window – located off the Maltese island of Gozo and featured in dozens of movies and TV shows, including HBO's *Game of Thrones* – collapsed into the sea during a powerful storm in early March.

Scientists studying the rock formation in 2013 had indicated that the arch would inevitably collapse due to natural corrosion but had estimated that it would last for decades. •



Calling Someone a 'Neanderthal' Might Be a Compliment



Dental plaque found in ancient Neanderthal remains in El Sidrón Cave, Spain, has provided further insights into our nearest relatives' behavior, diet, and knowledge of medicinal plants. Dental plaque can trap microorganisms that live in the mouth, food particles, and pathogens found in the gastrointestinal and respiratory tracts, preserving DNA for thousands of years.

The Neanderthal whose remains were studied displayed evidence of a dental abscess, as could be seen through observation of the fossilized jawbone. Remnants of an intestinal parasite that causes severe diarrhea were evident as well. However, poplar, which contains salicylic acid (a painkiller), and antibiotic mold (*Penicillium*) were also found in this ill Neanderthal's system. This finding seems to indicate that Neanderthals had knowledge of the medicinal qualities of plants. The use of antibiotics predates the development of penicillin by 40,000 years.

When you combine this new information with other findings, Neanderthals appear to have been much more sophisticated than we modern humans have given them credit for. They also decorated their abodes with cave art, buried their dead, and evidence points to them being the first jewelers. Yes, they may have engaged in cannibalism, too, but no one's perfect.

A little dental plaque can go a long way, providing a window into the Neanderthal lifestyle—their diet, health, and environmental influences on their behavior. In addition, the evolution of oral microorganisms can be charted, and there's been notable change from ancient Neanderthals to modern humans. Something to think about the next time you're snacking. •

Texting Equals 13 Dead

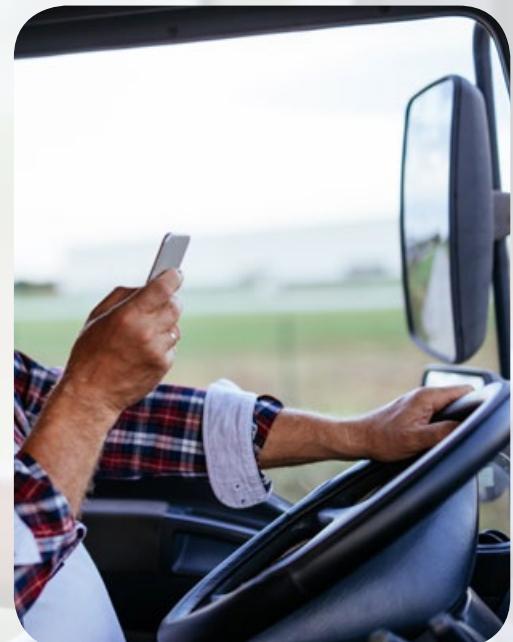
The danger of distracted driving was tragically illustrated in a recent bus crash caused by a texting driver.

About 75 miles west of San Antonio, TX, a motorist noticed the truck in front of him crossing the center line several times while he followed it. The motorist called sheriff's office in 2 different counties while he followed the truck and told them "*they need to get him off the road before he hits somebody*".

Unfortunately, that's exactly what happened when the texting motorist crashed into a church mini bus killing 13 people, 12 of whom died at the scene.

The texting driver was quoted by the following motorist as saying "*I'm sorry, I'm sorry, I was texting*". I said, "*Son, do you know what you just did?*". He said, "*I'm sorry, I'm sorry*".

There is no excuse for texting while driving. Remember, **IT CAN WAIT. DON'T TEXT WHILE DRIVING.** •



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The Heroin Scourge

Opioids are drugs that act on the nervous system to alleviate pain. Some can be legally prescribed by medical doctors; others are illegal, such as heroin. Since the year 2000, the number of heroin users in the United States has nearly tripled, to over 1 million. Deaths attributed to heroin have increased five-fold.

All social and economic statuses are affected by this highly addictive and deadly drug, and it has sprung from a once-narrow belt across the Northeast and Midwest to infiltrate every area of the country. In its wake lies shattered families, child abuse and neglect, the heartbreak of infants born into addiction, and the spread of affiliated diseases (e.g., hepatitis and HIV).

In the late 1990s, many pharmaceutical companies promoted wider use of opioids, such as OxyContin, claiming that the risk of addiction was extremely low—which wasn't true. Doctors overprescribed opioids on a grand scale for well over a decade. Many patients became hooked.

In recent years, the U.S. government has cracked down on legal and illegal prescriptions of opioids. It has also changed the texture of opioid pills to make them more difficult to crush and inject into the bloodstream. The unintended consequence is that many addicts have switched to heroin. Heroin is far cheaper and can be delivered via injection, snorting, or smoking.

In 2016, former President Obama asked Congress for over \$1 billion in new funding to expand treatment for users of heroin and abusers of prescription painkillers. Many state and local officials and community organizations are sounding the alarm as well. Hopefully increased awareness and wise countermeasures can reverse the tide of heroin devastation. •

