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Motorcycles and Insurance – Don't Overlook This Key Item

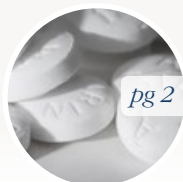
With warmer spring and summer temperatures not too far away, you're undoubtedly excited about the prospect of getting your motorcycle (if you own one!) on the road again. But before you do, please take a few minutes to review your current insurance policy to make sure that you have sufficient amounts of Uninsured Motorist (UIM) coverage.

UIM coverage is insurance that protects you if you suffer injuries caused by a negligent driver who doesn't carry enough insurance to cover your claim.

It goes without saying that riding a motorcycle can be dangerous – even for the most skilled and cautious riders. And, unfortunately, you can't control what other drivers on the road are doing (or how much insurance coverage they have). If you happen to be involved in a motorcycle accident, there's a good chance that the other driver may not have sufficient insurance to cover claims of people that they injure.

Not only that, injuries from motorcycle accidents tend to be more severe than those that occur in car accidents and can lead to staggering medical bills and costs. Remember, just a single surgery or a night in the hospital can run over \$25,000. As a result, you should look into getting way more than minimum UIM coverage on your motorcycle insurance policy. It's inexpensive peace of mind.

If you have questions about your motorcycle coverage, please don't hesitate to call us. We'll be happy to review your policy to make sure you're protected. •



The Daily Aspirin Tug-of-War



Aspirin has been shown to reduce the risk of heart attack in people who have already had one. But what if healthy people took a daily aspirin to prevent heart issues to begin with?

Aspirin is a powerful anti-inflammatory agent that helps reduce inflammation that can trigger a heart attack. Prior to 2014, many doctors recommended that those at higher risk for heart trouble—family history, high blood pressure, elevated cholesterol, diabetic, etc.—over age 50, and not at increased risk of bleeding begin taking a low dose of aspirin every day.

However, in 2014 the Food and Drug Administration (FDA) deemed that preventive dosages of aspirin in otherwise healthy people produced more risk than reward. Aspirin can irritate stomach and intestinal tissues, which may lead to ulcers and intestinal bleeding.

There was pushback from the American Heart Association (AHA) and the U.S. Preventive Services Task Force (USPSTF), a government-appointed panel of health experts. Although agreeing that daily aspirin use came with risks, both groups continue to recommend its usage for those who have not yet had a heart attack, but are at higher risk for one, and meet the other criteria.

A recent study conducted by the University of Southern California Keck School of Medicine backs the AHA and USPSTF. However, those who add years to their life by being free of heart disease will be more likely to develop cancer, diabetes, and other age-related diseases. The side effects of intestinal bleeding warrant further study as well.

The bottom line: Talk to your family doctor about the issue. Don't make arbitrary decisions on your own or based off a drug label. •

March 2017 Important Dates

March 1 – Ash Wednesday **March 8** – International Women's Day

March 12 – Daylight Saving Time begins **March 12** – Purim (Start)

March 14 – Pi Day **March 17** – St. Patrick's Day **March 20** – Spring begins



Did You Hear?

According to recently released data, the U.S. divorce rate has declined for the past three years, and now sits at its lowest level in decades. Currently, the divorce rate among married women aged 15 or older is 16.9 per 1,000, down from a peak of nearly 23 in 1980. Conversely, marriage rates have increased in recent years, though researchers indicate that the two statistical trends are not necessarily related. •



Perfectionism Might Be Bad News for Fingernails

According to a 2015 study published in the *Journal of Behavior Therapy and Experimental Psychology*, anxiety might not be the be-all end-all guilty party when it comes to habitual nail biting. A perfectionist personality may be the larger culprit. Nail biting is classified as a body-focused repetitive disorder (BFRD), along with picking at one's skin and plucking out hairs. BFRDs are distantly related to obsessive-compulsive disorders.

Mounting evidence suggests that engaging in BFRDs eases boredom and alleviates pent-up frustration and dissatisfaction—feelings that plague many perfectionists, who are oftentimes unable to relax or perform tasks at a normal pace. The study placed 48 subjects—half with BFRDs and the other half without—in situations designed to elicit four emotions: *stress*, by showing footage of a plane crash; *relaxation*, by showing a video of ocean waves; *frustration*, by presenting a difficult puzzle that was said to be easy to solve; and *boredom*, by having individual participants sit in a room alone.

Participants with BFRDs engaged in their behaviors during all situations, save one: the relaxing video. Although the study sample size was small, researchers believe the data is significant and points to a different plan of attack in BFRD treatment. Perfectionist behaviors can be eased with cognitive-behavior therapy. When patients learn to better respond to rising tension/boredom, they may be able to nip the BFRD urge in the bud.

On top of the emotional/psychological component, nail biting can have serious health consequences, including bacterial infections, colds, hangnails, toxic poisoning, ingrown nails, and fungal growths. Teeth can be damaged as well. Curtailing BFRDs is a plus on several fronts. ●

Irish Soda Bread Recipe

INGREDIENTS

- 3 1/2 cups flour
- 1/2 cup sugar
- 1/2 teaspoon baking soda
- 2 teaspoons baking powder
- 1 teaspoon salt
- 1 pint sour cream
- 2 eggs
- 2 tablespoons caraway seeds (optional)
- 3/4 cup raisins

DIRECTIONS

- Combine dry ingredients together in a large bowl.
- In a small bowl, beat eggs and stir in sour cream.
- Add the egg and sour cream mixture to the dry ingredients and stir with a wooden spoon. Batter will be very thick.
- Add the raisins and caraway seeds and stir well with wooden spoon or knead in with your hands.
- Place batter in a greased 9-inch spring form pan.
- Dust the top with enough flour so that you can pat the batter like a bread dough evenly in the pan without it sticking to your hands.
- With a knife make a shallow crisscross on the top.
- Bake for 50 minutes in a preheated 350°F oven.



Source: Food.com, by Steve P. ●



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This publication is intended to educate the general public about personal injury, medical malpractice, 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.

Legal Look at Pain and Suffering

“Pain and suffering” is a key component in many personal injury cases. There are two types: physical pain and suffering, and mental pain and suffering.

Physical pain and suffering covers not only the ill physical effects that a claimant has suffered to date, but also what they are likely to endure in the future as a result of the defendant's negligence. Mental pain and suffering is an offshoot of the claimant's physical injuries and the trauma of an accident. It can include anxiety, anger, depression, humiliation, sleep disorders, fear, and loss of enjoyment of life, among other negative effects. It encompasses what the victim has suffered to date as well as what they will likely endure in the future.

Calculating compensation for pain and suffering is an imprecise task; there are generally no set guidelines. In most states, judges simply instruct the jury to utilize good common sense and to draw upon their individual backgrounds and experiences to arrive at a fair and reasonable figure.

In some cases, another component to a pain and suffering calculation is the use of a “multiplier.” It involves a victim's total medical bills and lost earnings (past and future) and multiplies that figure anywhere from 1.5 to 5 times or more, depending on the type and severity of the injury.

The value of a pain and suffering case can also be influenced by a plaintiff's credibility on the witness stand, likeability, consistency in testimony, and physician support of the plaintiff's claims.

If you have been injured as a result of someone else's negligence, contact a personal injury attorney to safeguard your rights. ●

