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Flooding the Used-Car Market

Hundreds of thousands of cars were damaged by hurricanes Harvey and Irma, but it's estimated that half of them will be resold across the country.

It's not illegal to sell flood-damaged vehicles, as long as both parties are aware of the situation. The problem is, there are plenty of shady sellers who conceal a car's backstory from unsuspecting victims. Flood-damaged cars can be bought on the cheap by nefarious "entrepreneurs," cleaned up to disguise what they've been through, and then taken to a state with lax title regulations, where they can be "title washed," a process by which totaled cars can get spiffy new titles that won't identify them on vehicle databases as damaged.

Flood damage is easier to conceal from untrained eyes than damage caused by a wreck, and it can be more insidious. The effects of water damage are often delayed, with rust taking months or even years to corrupt a car's computer and electronic systems, including vital safety features.

Consumers can aid their cause by doing the following:

- Take your prospective vehicle to a trusted mechanic for a pre-purchase once-over. They can find things such as water lines, debris in the engine compartment and hard-to-see locations, rust buildup on nuts and bolts, interior-damage clues, and so forth—all red flags.
- Buy your vehicle from a reputable dealer. Dealers might be fooled and unwittingly sell flood-damaged cars, but they are more likely to refund your money if flood damage is discovered after the fact.
- Contact the National Insurance Crime Bureau and/or Carfax. They may have beneficial (and free) information concerning a vehicle and its flooding history. •



A Sneaky, Deadly Menace



Carbon monoxide (CO) is frequently linked to any engine or device that uses gasoline, oil, kerosene, charcoal, or wood as fuel. These fuels emit CO when they are burned.

While CO is generally harmless in an outdoor environment, it can be lethal when it accumulates in an enclosed setting. CO is even more sinister in that it is colorless and odorless, providing no clues that dangerous levels are present. And, it can strike quickly.

Telltale symptoms of CO poisoning include headache, dizziness, confusion, flu-like symptoms, fatigue, and memory problems, to name a few. Overexposure can lead to death or permanent neurological damage. When diagnosed promptly, CO poisoning can be successfully treated, and permanent harm can be averted. If you suspect that CO exposure is an issue, immediately evacuate everyone (and pets) from the premises and dial 911 for assistance.

A defective product, incorrect use of an appliance, improper maintenance, and absence of working CO detectors are common reasons that people become victims of CO poisoning. And it's not only at home where CO poisoning might be a concern. The workplace, hotels, vacation-home rentals, and vehicles are other potential danger zones.

If you or a family member becomes a victim of CO poisoning due to another's negligence, contact a personal injury attorney to seek appropriate compensation. •



November 2017 Important Dates

November 1 – All Saints Day **November 5** – Daylight Saving Time Ends
November 7 – Election Day **November 11** – Veterans Day **November 23** – Thanksgiving Day

Toys—*There's Nothing Fun About ER Visits*

With the holiday season fast approaching, please consider that seemingly innocent toys can cause problems in the blink of an eye. Each year, roughly 150,000 kids visit emergency rooms across the United States due to toy-related injuries.

Toy-related injuries and deaths may be caused by manufacturing defects, failure on the part of a manufacturer to warn of hazards associated with a toy, or the negligence of someone entrusted to look after a child (e.g., daycare or babysitter).

The following are tips for preventing toy-related injuries:

- Make sure that toys are age appropriate for kids.
- Follow the directions precisely for assembly and usage.
- Avoid giving toys with high-powered magnets to children age 3 and under. Magnets can cause serious internal injuries if swallowed and are choking hazards as well.
- Small balls, marbles, and similar objects should be at least 1.75 inches in diameter to guard against choking.
- Button batteries can be deadly if swallowed. Choose battery-operated toys that have child-resistant locking mechanisms or which require a screwdriver to access the battery compartment.
- Make sure older kids' toys and younger kids' play things are stored separately.
- Ride-on toys cause the most injuries (not including bicycles and tricycles). Kids can fall trying to get in and out (or on and off) of them, they may run into things or other people, or drive into the street. Young kids playing with these toys need adult supervision; all riders need a helmet and other protective equipment.

If your child suffers a toy-related injury due to the negligence of another, contact a product liability or personal injury attorney to protect their rights. •



The Cheesecake Factory Pumpkin Cheesecake Recipe, by Todd Wilbur

READY IN: 1hr 44mins • **SERVES:** 8

Source: GeniusKitchen.com

INGREDIENTS

1 1/2 cups graham cracker crumbs	1 cup canned pumpkin
5 tablespoons butter, melted	3 eggs
1 cup sugar, plus	1/2 teaspoon cinnamon
1 tablespoon sugar	1/4 teaspoon nutmeg
3 (8 ounce) packages cream cheese	1/4 teaspoon allspice
1 teaspoon vanilla	whipped cream

DIRECTIONS

Preheat oven to 350 degrees F.

Make the crust by combining the graham cracker crumbs with the melted butter and 1 T sugar in a medium bowl.

Stir well enough to coat all of the crumbs with the butter, but not so much as to turn the mixture into paste.

Keep it crumbly. Put foil partway up the outside part of an 8-inch springform pan.

Press the crumbs onto the bottom and about two-thirds of the way up the sides of the springform pan.

You don't want the crust to form all of the way up the back of each slice of cheesecake.

Bake the crust for 5 minutes, then set aside until you are ready to fill it.

In a large mixing bowl combine the cream cheese, 1 C sugar, and vanilla.

Mix with an electric mixer until smooth.

Add the pumpkin, eggs, cinnamon, nutmeg and allspice and continue beating until smooth and creamy.

Pour the filling into the pan.

Bake for 60-70 minutes.

The top will turn a bit darker at this point.

Remove from the oven and allow the cheesecake to cool.

When the cheesecake has come to room temperature, put it into the refrigerator.

When the cheesecake has chilled, remove the pan sides and cut the cake into 8 equal pieces.

Serve with a generous portion of whipped cream on top. •



Did You Know?

The National Turkey Foundation estimates that 46 million turkeys will be consumed on Thanksgiving this year in the U.S., about one fifth of the total turkeys consumed throughout the year. It's also estimated that 22 percent of the turkeys will come from Minnesota. •





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Passenger Van Accidents

Passenger vans that accommodate 12–15 occupants are frequently used by churches; airports; colleges; resorts; tour and travel agencies; and daycare and eldercare centers, among other organizations. They are convenient to use for bigger, but still relatively small, groups of people, but they also pose unique hazards to passengers.

Passenger vans are wider, taller, and longer than typical passenger vehicles. A driver must rely heavily on side mirrors to change lanes, and the braking distances are greater. The risk of rollover accidents is also greatly elevated. Research has shown that when there are 10 or more passengers in a 15-seat van, the rollover rate is three times as high as a van carrying five or fewer people. Some accidents can also be attributed to vehicle design, inadequate maintenance, dangerous roadways, and driver negligence.

The National Highway Traffic Safety Administration (NHTSA) acknowledges that passenger vans fall into a gray area. In 2013, they recommended that even though drivers of passenger vans are not required to have a Commercial Driver's License, "only experienced drivers familiar with their handling should operate [them]."

The NHTSA also stresses the importance of properly inflated tires to prevent rollover crashes. Tire pressure should be checked more than once for long trips. Vans should not be overloaded; roof-top luggage racks should not be used; cargo should be positioned in front of the rear axle; and vans should never tow anything. Passengers need to be seated and wear seatbelts as well.

If you are the innocent victim of a passenger van crash, you deserve compensation for medical expenses, lost wages, and other damages. Contact an auto accident attorney to protect your rights. ●