



David Glatthorn, Esq.

DAVID J. GLATTHORN CIVIL TRIAL LAWYER

AGGRESSIVE, ETHICAL REPRESENTATION FOR OVER 30 YEARS

Personal Injury Never Takes a Holiday

For many people, the holiday season truly is the most wonderful time of the year. Visiting with family and friends, church events, holiday parties, decorating, shopping, and other activities are part of the festivities and tradition.

However, as Grinch-like as this may sound, the risk of personal injury and property damage is heightened as well. Take driving, for instance. There are more travelers on the roads—sometimes driving long distances—whether to visit with family or go shopping. In many parts of the country, drivers face hazardous driving conditions caused by wet leaves, sleet, snow, ice, and shorter days. Alcohol is frequently part of the holiday celebration, so drunk driving is more of a problem. Add dazzling outdoor decoration displays to the causes of distracted driving.

Slip-and-fall accidents can be more of a menace around the holidays. Ice and snow on sidewalks, wet floors at store entrances, and poorly placed Christmas light extension cords can make staying upright a challenge, even more so for older adults and young children.

Defective products such as Christmas lights, toys, new electric cookware for the big party, or a recently purchased ladder to hang decorations may cause injury or start a fire. And speaking of toys and other gifts, beware of pedestrian (and auto) accidents in shopping mall parking lots and rowdy customers willing to scrap for the last whatever-is-trendy-this-year gift item.

Thankfully, most people celebrate the holiday season without incident. But the hazards are real, and some fall victim to them. If you suffer injury or property damage resulting from someone else's negligence, contact a personal injury attorney to protect your rights. ●



Rebuilding Your Credit Following Chapter 7 Bankruptcy

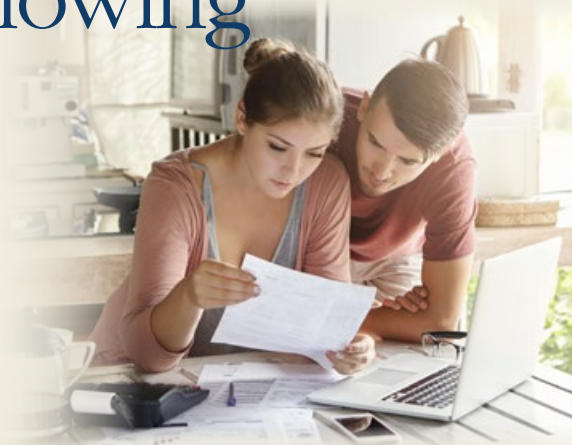
Following Chapter 7 bankruptcy, your next challenge is rebuilding your credit. Look over your credit reports from the major credit-reporting bureaus: Experian, Equifax, and TransUnion. You are entitled to one free report every 12 months from each. A Chapter 7 bankruptcy will be on your credit report for 10 years.

A good chunk of your credit-report negatives should have been removed or changed to reflect your new financial status. If you dispute anything, promptly contact the credit-reporting bureaus. Or, hire a reputable credit-repair company to do it for you.

Next, apply for a secured credit card or secured loan to establish a history of reliably paying back loans. A credit card or loan is “secured” when you provide your own money as collateral. To receive the credit card, you’ll place a deposit that matches the card’s credit limit. For a loan, you’ll place an amount of money equal to the size of the loan in a special account that is inaccessible to you until you pay off the loan.

Make sure to pay monthly loan payments on time. Credit-card purchases should never total more than 30 percent of your credit limit. Again, make timely payments ... ideally in full.

If you follow this game plan, offers of credit frequently will be extended to you within months after the close of bankruptcy. In a creditor’s eyes, you are no longer swimming in debt, you will likely spend more cautiously, and you are ineligible to file for bankruptcy again for another eight years. Bankruptcy may temporarily challenge your credit situation, but it need not ruin it. •



December 2018 Notable Dates

Dec 1 – National Eat a Red Apple Day **Dec 4** – National Trick Shot Day **Dec 12** – Gingerbread House Day
Dec 17 – National Maple Syrup Day **Dec 21** – Crossword Puzzle Day **Dec 30** – Bacon Day

Dashboard Cameras Can Bolster Your Auto Accident Claim

Once reserved for law enforcement vehicles, dashboard cameras (“dash cams”) are now available to U.S. civilians ... and growing in popularity. A dash cam can monitor activity outside your vehicle and capture crucial information in the event of an auto accident.

If you are the victim in an auto accident, the at-fault driver’s insurance company may try to pin the blame on you or at least claim you were partially responsible. A dash cam might be able to show conclusive evidence that the other driver was at fault, corroborate (or refute) eyewitness accounts, give you leverage in negotiating a favorable settlement, or provide strong evidence in court.

Most dash cams are actually designed to be mounted on the windshield but can be adapted for dashboard mounting. Laws on dash cam use vary from state to state. Some states prohibit dash cams mounted on the windshield; some permit windshield mounts; and others permit windshield mounts, with certain restrictions.

Many dash cams possess both video and interior audio capabilities. Some states require permission from both parties inside a vehicle for audio usage. Other states require the OK from just one party—the owner.

The most popular dash cams cost between \$50 and \$250. Higher-end models provide better video quality, and some offer night-vision support. Field of view generally ranges from 120 to 180 degrees.

However, dash cams can be double-edged swords. If you did something wrong that led to or contributed to an accident, information gathered by your dash cam can be used against you.

If you have been injured by a negligent driver, contact an auto accident attorney to protect your rights. •



Festive, Holiday Chocolate Cake

INGREDIENTS

Sugared Cranberries

- 1 1/4 cups granulated sugar
- 3/4 cup water
- 1 cup frozen cranberries, thawed

Cake

- 1 box Betty Crocker™ Super Moist™ chocolate fudge cake mix
- Water, vegetable oil and eggs called for on cake mix box
- 1 box (3.4 oz) Jell-O™ chocolate-flavor instant pudding & pie filling mix

Frosting

- 2 cups Kraft™ Jet-Puffed™ marshmallow creme (from two 7-oz jars)
- 1 1/4 cups butter, softened
- 1 teaspoon vanilla
- 1 to 2 tablespoons milk
- 3 1/4 cups powdered sugar

Decoration

- Fresh rosemary sprigs

DIRECTIONS

1. In 1-quart saucepan, mix 3/4 cup of the granulated sugar and 3/4 cup water. Heat to boiling over medium-high heat, stirring until sugar is dissolved. Remove from heat; cool 5 minutes. In small bowl, place cranberries. Pour syrup over berries; stir to blend. Refrigerate, uncovered, 1 hour, stirring occasionally.
2. Remove berries from refrigerator and drain; discard liquid. In small bowl, place remaining 1/2 cup granulated sugar. Working with a few berries at a time, roll one by one in the sugar to completely coat. Place on waxed paper-lined cookie sheet. Let stand at room temperature about 1 hour or until dry. Set aside.
3. Meanwhile, heat oven to 350°F (325°F for dark or nonstick pans). Spray bottoms and sides of three 8-inch round cake pans with cooking spray.
4. In large bowl, beat Cake ingredients with electric mixer on medium speed 2 minutes, scraping bowl occasionally. Pour 1 2/3 cups of the batter in each pan.
5. Bake 20 to 24 minutes or until toothpick inserted in center comes out clean. Cool 10 minutes; remove from pans to cooling racks. Cool completely, about 1 hour.
6. In large bowl, beat marshmallow creme, softened butter, vanilla and 1 tablespoon of the milk with electric mixer on medium speed until blended. Beat in powdered sugar until fluffy. If necessary, beat in more milk, a few drops at a time, until spreading consistency.
7. Place one cake layer on serving plate. Spread 3/4 cup frosting on top; top with second cake layer. Spread 3/4 cup frosting on top; top with third cake layer. Frost sides with a thin layer of frosting so sides are covered but cake still shows through. Spread remaining frosting on top.
8. Place sugared cranberries around base of cake, and press in slightly to adhere to frosting. Place remaining cranberries on top, mounding in center of cake; garnish with sprigs of rosemary. Loosely cover and refrigerate any remaining cake. •



When Your New Car Sours

For some people, the excitement of driving a new vehicle quickly dissipates with the emergence of a significant malfunction, defect, or other problem that wasn't part of the deal. To meet the criteria of "lemon," a vehicle must have a substantial defect that presents itself within the warranty limits, or continue to have the defect after a reasonable number of attempts to fix it.

Generally speaking, when a defect occurs that is not caused by the owner after purchase—unlike, say, someone driving their car into a lake—and it impairs the use, value, or safety of the vehicle, then it's considered "substantial."

If your car meets the terms of substantial defect, the dealer and/or manufacturer get a "reasonable" number of cracks at repairing it. Up to four repair attempts is commonly considered reasonable, but serious safety defects may qualify after just one attempt. A car may also be deemed a lemon if it has exceeded "x" number of days in the shop in a given year.

If you qualify as the not-so-proud owner of a lemon, you have the right to a refund or replacement car. If the manufacturer offers a settlement you're not happy with, proceed to arbitration.

Lemon-law arbitration is a free, nonjudicial process in which an arbitrator analyzes all the information of the case and determines what the reward should be. In most states, arbitration is binding on the manufacturer; however, the consumer may appeal the decision in court.

If you believe you've been saddled with a lemon, contact a lemon-law attorney to protect your rights. •



DAVID J. GLATTHORN
CIVIL TRIAL LAWYER

506A Datura Street, West Palm Beach, FL 33401

(561) 659-1999

www.DavidGlatthorn.com



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Holiday Greeting

At this joyous time of year, all of those from our firm wishes to extend our very best wishes to you and yours for a safe, happy and healthy holiday season, and it is our sincere hope that the New Year brings you peace and contentment.

We find there is no better time than the holiday season, to look back with appreciation for your loyalty and trust in us to protect you and your family. We are joyously looking forward to moving into the New Year together.

Thank you to all of our clients, friends, and associates who have made the past year so special.