



**AFTER AN AUTO ACCIDENT**

Many people think that common sense dictates what is to be done after an auto accident. Maybe so, but our common sense can desert us under stress. It is a good idea to keep this simple checklist in your car with your other important papers (registration, etc.).

- Get help for anyone injured.
- Call the police if someone is injured or killed, if a vehicle can't be moved, or if the accident involved a hit-and-run driver.
- Move your car, if possible, to avoid blocking traffic and to protect it from further loss or damage. But be careful—many people are injured at accident scenes each year by other drivers who are not paying attention.
- Get the other driver's name, address, telephone number, license plate number, driver's license number, and insurance information. Give the other driver the same information.
- Record the insurance company name and the policy number *exactly* as they appear on the other driver's proof-of-insurance card. Similar company names can cause confusion.
- Don't sign anything except a ticket, citation, or report issued by the police.
- Notify your insurance company promptly. It will want the names and addresses of witnesses and injured persons.
- Never sign any document that gives up a legal right.
- Contact us to find out about your right to recover for your injuries.

If you have been in an accident and have questions about whether you need a lawyer or whether you have a right to monetary damages, call us. Decisions that must be made after an accident are very important. We can advise you and, if appropriate, deal with the insurance company or other parties on your behalf.

## HERE'S WHAT OUR FIRM CAN DO FOR YOU

1. Evaluate any bodily injury claim to determine the amount of money to which you are entitled.
2. Help you with the property damage portion of your claim.
3. Resolve complex issues and negotiate an overall settlement.
4. Deal with your doctors, obtain your medical records, reports, and billing statements, and notify medical care providers as to who to bill.
5. Have an investigator interview witnesses, take statements, and photograph the accident scene and your vehicle.
6. File a lawsuit, if necessary.

## PRACTICE CANDLE SAFETY

Believe it or not, the sale of candles in the United States is a \$2 billion a year industry, and 70% of families say that they burn candles at least once a week. However, with all of those candles comes something else: fires. According to recent data, the number of fires caused by candles has more than doubled in the past 10 years.

In order to minimize the danger presented by burning candles, keep the following tips in mind:

- Make sure that candles are kept at least one foot away from any combustible materials, such as curtains and bedding.
- Make sure that candles are positioned away from breezes in order to prevent them from being blown over, and also to prevent flammable materials from being blown into the flame.
- Keep candles (and matches and lighters) out of the reach of children and pets.
- Use candles only if they are placed in holders that are not flammable, such as glass or metal.
- Blow out candles before leaving the house or going to bed, or even if you will be out of the room for a while.
- Blow out candles before they get too low, and stop burning candles before they reach the bottom of their containers or holders.
- Do not walk around with a lighted candle, or a candle you have just blown out, in order to avoid spilling hot wax, burning yourself or possibly causing you to drop the candle.
- Do not light candles if you are using a kerosene heater or lantern, or if there is any danger of a gas leak.

In addition to presenting a fire hazard, burning candles also generate soot, which can stain your home and belongings. To keep the amount of soot to a minimum, trim all candle wicks before use so they are only 1/4 inch from the candle top.

Every year candles are recalled by their manufacturers, usually for some fire-safety issue. This is especially true with scented candles and candles that have decorative objects embedded in them, because the scents or embedded objects often present special fire hazards. To find out which candles have been recalled, check the website of the Consumer Products Safety Commission, [www.cpsc.gov](http://www.cpsc.gov).

Taking these few simple steps will allow you to enjoy the beauty of candles without the danger. Don't let candle safety become a burning issue in your home.

### PREVENTABLE MISTAKES IN NURSING HOMES

Any time a person is prescribed one or more drugs, there is a danger that the patient will suffer what is called an adverse drug event, that is, some injury resulting from the use of the drug. However, according to a study published in the *American Journal of Medicine*, nursing home residents are especially susceptible to adverse drug events, and they suffer almost 2 million such events each year, about 86,000 of which are life-threatening. Most disturbingly, the authors of the study estimate that 70% of these adverse drug events are preventable.

There are a number of reasons for the high number of adverse drug events in nursing homes. Residents of nursing homes are often on multiple medications, increasing the chance of one drug interacting with another in an unexpected or dangerous way. Doctors sometimes make errors in prescribing drugs for a patient, or the patient may not be properly monitored by the nursing home staff to make sure that a prescribed drug is not causing adverse side effects. And, there is always the chance that a mistake will be made in actually administering the drug—giving the patient the wrong pill or giving the patient the correct pill in the wrong way or at the wrong time. Any of these mistakes can lead to an adverse drug event.

Given that most nursing home patients and their families are not doctors or pharmacists, it can be difficult to prevent adverse drug events. However, you can make sure that a loved one who lives in a nursing home is treated by a competent doctor, and you can ask what rules are in place to prevent mistakes in dispensing drugs and to help people who suffer an adverse drug event.

## INJURIES FROM TOXIC SUBSTANCES

Over the past century, the world has seen a number of industrial advances that have improved both the length of our lives and our standard of living. Unfortunately, an unintended byproduct of these industrial advances has been the increasing number of dangerous and toxic substances polluting the environment. Although many people recognize the names of some of the most famous (or infamous) disasters, such as Love Canal or Three Mile Island, there are hundreds, if not thousands, of sites all over the United States that are too contaminated with toxins to be used, and which await cleanup by the Environmental Protection Agency. Perhaps you unknowingly live near one of these contaminated sites.

Dangerous substances are everywhere. Many older buildings still have lead-based paint, which can cause brain damage, especially in children. For years, workers were regularly exposed to asbestos, which is now known to be a leading cause of lung problems and cancer. Dry-cleaning chemicals and other solvents can cause brain damage and organ failure; pesticides used on crops can cause birth defects; waste that seeps out of a landfill can cause such varied problems as groundwater contamination and leukemia—the list goes on and on.

With the rise in the number of these toxins, there has been a similar rise in so-called “toxic tort” cases. A toxic tort case is nothing more than a lawsuit to recover for an injury or a death that is caused by exposure to some toxic substance.

Toxic tort cases can be difficult and expensive to win. Often, people become ill without knowing why and it may take years to trace their problems back to the specific toxin causing the illness. Because corporate polluters are hardly eager to advertise their involvement with poisoning the environment, tracking down the party responsible for the toxins can also take years. Finally, the connection between the toxin in the environment and the injury must be shown, which usually requires expert scientific, medical, and engineering testimony to connect the dots. People who bring toxic tort suits against polluters often have to prove that they have, in fact, been injured and that they are not hypochondriacs who are merely imagining some problem that does not actually exist.

If you have been injured from toxic substance exposure and are considering legal action, please contact us for advice and guidance. Given the complexity of such cases, having good legal counsel is vitally important to help you file a legitimate claim, to make sure that you do not miss some deadline for filing your claim, to prepare the necessary legal paperwork, and to help you present your case to the jury.

## **DANGER: CONSTRUCTION ZONE!**

Hundreds of motorists die in construction and maintenance zones annually. Most crashes are rear-end collisions. A few tips can make construction zones safer for everyone:

- Follow the posted speed limit.
- Focus on the road, not the construction.
- Keep three seconds of distance between you and the vehicle in front of you.
- Stay calm and pay attention.
- Give yourself extra time to arrive at your destination.

## **THE VALUE OF A LAWYER**

Many insurance claims are settled between the person making the claim and the insurance company without the involvement of a lawyer. But, every once in a while, we are reminded that a fair settlement cannot always happen unless you have a lawyer to represent you to the insurance company and, if necessary, to the judge and jury.

Allstate Insurance Company was sued because of a claims practice it uses where it does everything it can to discourage people from hiring an attorney. In this case, the victim of a collision caused by an Allstate-insured driver was told by the Allstate adjustor that she did not need an attorney. The adjustor also advised the victim to sign a release of her legal claims.

The court ruled that the adjustor had violated the duty she owed to the injured claimant. Because the adjustor acted like the victim's lawyer, she should be held to the same standard as a lawyer.

This case teaches a valuable lesson. It is very important to remember that insurance companies often do not have your best interests in mind. They frequently try to settle claims for as little money out of their pockets as possible. If you feel that an insurance company is treating you unfairly or you suspect that you are getting the "runaround," get legal help.

Sometimes a lawyer is just the thing you need.

## **WE PREFER YOU TO REFER!**

The period of time following an accident is one of confusion and uncertainty. There are many things to take care of. Hiring a good lawyer is one of them.

Many times, people don't know where to go when they need legal help. If you or a loved one has been injured in an accident, call us. We will vigorously represent you and make sure that you are justly compensated for your injuries. That's our job.

For more information on the Worthington Law Group and how it can help you please call 215.576.5150 or e-mail us at [sbwesq@worthingtonlawgroup.com](mailto:sbwesq@worthingtonlawgroup.com).

[www.worthingtonlawgroup.com](http://www.worthingtonlawgroup.com)