

The Straight Talk



From Straight Talk Law



TADD Campaign Gains Momentum

April 2010

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Notable April Calendar Dates:

- Thursday, April 1st: April Fool's Day
- Sunday, April 4th: Easter
- Thursday, April 15th: Taxes Due
- Thursday, April 22nd: Earth Day

PLEASE VISIT

TeensAgainstDistractedDriving.com



TADD
TEENS AGAINST DISTRACTED DRIVING

As you all know, Jason Epstein and Straight Talk Law have recently launched the Teens Against Distracted Driving (TADD) campaign. Even more recently, Jason has been speaking at local conferences to hundreds of Washington Middle School and High School students warning them of the dangers of texting while driving.

On February 27th, Jason spoke at the Change Summit at Mercer Island Community Center to 120 youth leaders. On March 5th, Jason spoke at the City of Bellevue's Youth Involvement Conference at South Bellevue Community Center. A public service announcement video that Jason showed left a lasting impression on everyone in the room as they were eager to sign the pledge immediately after watching the powerful video.

"My goal is to work with youth leadership to get the word out about the dangers of texting while driving and get as many young people as possible to sign my pledge to not text and drive. I hope to have kids all across America wearing the orange bracelets that I have produced and am giving away for free to anyone that signs the pledge that says, "I PLDG 2 NT TXT N DRV," remarked Jason Epstein.

As a result of these events, so far hundreds of teens, their siblings and even some of their parents have signed the TADD pledge to quit texting while driving. TADD also was asked to sponsor an upcoming fundraiser, "Washington's Strongest School Competition." The competition will challenge the fitness of high school students who will compete to raise awareness around the importance of physical education and activity for healthier communities. The will benefit the Austin Foundation and will take place May 22nd 11a-4p at Memorial Stadium.

Ask A Doc'

With Dr. Perry Chinn



Question: How Long Will My Treatment Take?

This question is more easily answered if we take a moment and define a term or two... Chiropractic corrective care following an automobile accident is typically much more than just addressing and alleviating the pain.

While the pain definitely has your immediate attention, the underlying soft tissue damage is where we need to focus.

In an accident the primary structure that is affected is the inter-vertebral disc, or IVD. The IVD is one of the nine 'common' ligaments of the spine and the central point of injury in a neck or back injury. With specific, disc oriented chiropractic care we can place the spine in an environment of movement and healing that will lead to optimal wellness and what your attorney calls, 'pre-injury status'.

Remember that the primary injured component is a ligament, not a muscle. While the muscles may hurt and even be stretched and injured themselves, it is the IVD, the disc, which must be stabilized and corrected. When you realize that the healing time for ligaments is measured in months rather than weeks like a muscle injury, then it is easier to see why it is important to stay with the recommended adjustment schedule. This will help ensure that the injury is truly fixed. If your goal is maximum healing or stabilization, then you will desire not just pain relief, but complete chiropractic correction.

Pain is usually the first thing to disappear, then with a little time, the disc heals.

With specific chiropractic care, assisted by supportive nutrition and massage therapy, the healing potential of your body can be maximized.

Our primary goal is to allow the body to heal as close to 100% as possible. So please ask your Doctor of Chiropractic to explain your unique injury and with this information you will be well informed as to the TIME it takes!

For more information on Dr. Perry Chinn, please visit

www.interurbanchiropractic.com

S.T.L ACCIDENT FILES

37 year-old Megan Barnes caused a car accident last week because she let a distraction get in the way of her focus behind the wheel. Was she texting or using her cell phone? Nope. So she must have been eating or playing with the radio then? Wrong again. She was driving while shaving, more specifically the cops said she was "shaving her bikini area."

Barnes was driving in Cudjoe Key, Florida when she slammed into the back of a pickup truck. After hitting the truck, her and her ex-husband fled the scene. They eventually were pulled over and cops found out that the man was actually the one doing the steering of the vehicle.



Megan Barnes

If this story wasn't already bad enough, Barnes was driving with a suspended license from the result of driving under the influence. Barnes now faces charges of driving with a suspended license, reckless driving, driving without insurance and leaving the scene of a car accident. Thankfully, no one suffered any serious injuries.

What could have possibly caused this woman to drive so stupidly and in such a hurry to get to her destination? Trooper Gary Dunick explained, ""She said she was meeting her boyfriend in Key West and wanted to be ready for the visit."

In case you're wondering, no, Straight Talk Law will not be starting an anti-shaving while driving campaign.

Special Report: Struggling Economy Leads to Increase in Uninsured Drivers; **Why YOU NEED UM/UIM Coverage**

In today's economy, people are trying to save money any way that they can. To some, this means cutting back on, or even worse, completely eliminating their auto insurance coverage. What happens if you're in an accident and the other driver has no insurance? Or what if the driver is underinsured? Will you be covered? You will be if you have uninsured or underinsured (UM/UIM) coverage.

To help get a better understanding of uninsured or underinsured coverage, consider these scenarios:

- If you buy UM/UIM insurance and a driver who has no insurance (or not enough insurance) hurts you, then your insurance company will pay you damages up to the limits of the UM/UIM coverage you bought. Since the other driver is uninsured or under-insured, your company pays you.
- UM/UIM is also very important for another reason. If you are the victim of a hit and run and the other driver is never caught, your UM/UIM coverage will protect you.
- Finally, your under-insured motorist coverage will also protect you if the other party had less insurance than you did. If you get hit by someone who bought a low amount of insurance, then your own policy will provide you protection up to the amount that you bought for yourself.

Washington State laws require all drivers to have a minimum of \$25,000 in coverage, yet a stunning amount of Washington drivers don't have any insurance at all.

Statistics show that around 21% of Washington drivers who are involved in some sort of accident do not have insurance. People may have lost their jobs, and decided that they could no longer afford insurance. If that is the case, how are they supposed to pay for damages they cause in an accident, such as your medical bills or lost wages if you are involved in an accident with them that is their fault? They won't be able to. That is why it is extremely important to have as much UM/UIM coverage as you can afford.

Looking at some statistics, it becomes even more evident that today's economy is directly affecting the rise in uninsured drivers. The Insurance Research Council (IRC) found the nationwide percentage of uninsured motorists to be 13.8 percent in 2007. They also found that this number could rise to an alarming 16.1 percent by 2010. And if the unemployment rate continues to rise, so will the number of uninsured drivers. The IRC states that an increase in the unemployment rate of 1% results in an increase in the uninsured motorists rate of more than three quarters of a percentage point.

It should be clear that it is not a recommended idea to cut back on your auto insurance, especially during this economic recession. If you want to protect yourself from underinsured and uninsured drivers, you should absolutely make sure that your insurance plan includes UM/UIM coverage. If it doesn't, I recommend you invest in as much as you can afford as soon as possible.



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TRIVIA QUESTION OF THE MONTH

Who is the only non-central
character to appear in all
three of the Original Star
Wars Trilogy movies ?

Be the 1st to Email the
correct answer to
thomas@plg-pllc.com to win a
Starbucks gift card



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Please help us spread the word about Teens Against
Distracted Driving. Visit :
www.TeensAgainstDistractedDriving.com to learn more
and to sign the pledge to receive your free bracelet. We
are also asking for your help in spreading the campaign to
your schools and your communities. If the TADD campaign
is something you want to get involved in, in any way,
please contact us at:

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This newsletter is intended to educate the general public about personal injury, medical
malpractice, and small business issues. It is not intended to be legal advice.