

The Road To Justice Starts Here

Exclusively Representing Women in Divorce, Custody and Support Matters and the Injured through No Fault of Their Own.

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ABOUT THE EQUIFAX DATA BREACH

With the disturbing news of the Equifax data breach in September 2017, some Americans wisely took action to protect themselves. Others were alarmed initially, delayed their response, and simply forgot about it as the headlines faded. Information that was hacked can be stowed away for years and then just as suddenly be utilized to turn an unsuspecting victim's life upside down.

For those who have not taken any measures to combat possible ID theft, here are some options for reconsideration:

- **There are some free credit-monitoring services available** to alert you to suspicious activity. Keep in mind that free services that last only a year might be insufficient. Your information may be "out there" for a lot longer than that.
- **Check your credit reports** from the big 3 credit-reporting agencies: Equifax, Experian, and TransUnion. You are eligible for a total of three reports every 12 months through annualcreditreport.com. If you find accounts or account activity you don't recognize, your identity may have been stolen. Visit IdentityTheft.gov for help.



- Consider placing a credit freeze on your files. This will make it very difficult for someone to open a new account in your name (including you!). Your existing accounts, however, are still vulnerable to tampering.
- **Place a fraud alert on your files** if you find a credit freeze too inconvenient. Creditors will be notified that you may be an identity-theft victim and should verify that anyone seeking credit in your name is really you.
- **Scrutinize your bank and credit-card statements** for charges you don't recognize.

No game plan is foolproof, but the measures above will improve your odds of containing the damage. ■





preexisting injuries

AND AUTO ACCIDENT CASES

Some people are under the mistaken notion that preexisting injuries might preclude them from recovering damages in an auto accident claim against a negligent driver. Truth is, a preexisting injury often has no impact on a claim and may even lead to higher compensation, since the accident may result in more severe consequences than it otherwise would have due to the preexisting condition (something known as the “eggshell plaintiff” rule).

Insurance companies should not have to pay for injuries that already existed prior to an accident. What’s fair is fair. However, many insurance adjusters will frequently argue that all preexisting injuries or conditions were unaffected by an accident. In many cases, that’s patently untrue.

Some insurance adjusters will employ the strategy of trying to settle a case quickly, without the involvement of an attorney. Yes, your claim can be settled in short order, but it will be a lopsided outcome in favor of the insurance company.

The key to solving this conundrum is to determine what injuries were caused by the accident; what preexisting conditions were made worse by the accident; and what preexisting injuries were unaffected by the accident. The best way to do this is to hire an experienced auto accident attorney.

An auto accident attorney will gather your medical information; explain why a preexisting condition should have no impact on the calculation of damages; or demonstrate how the accident led to greater harm due to the preexisting condition.

Hiring our office can alleviate the stress of legal/insurance matters and allow you to focus on what’s most important: healing. ■

earth has a new neighbor

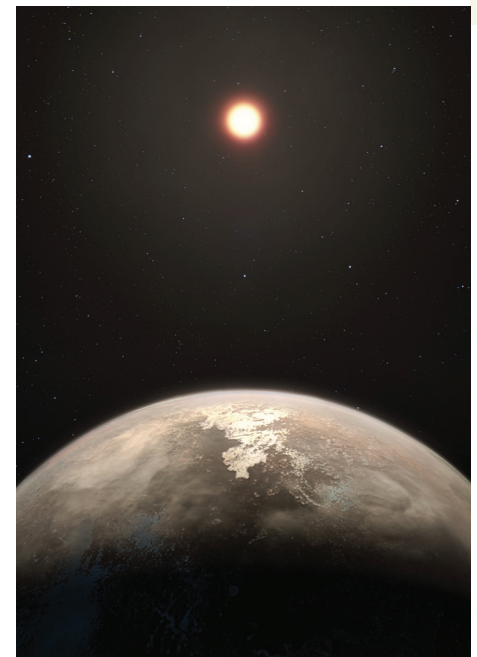
A “mere” 11 light-years away resides the earth’s newest exoplanetary neighbor. (An exoplanet is a planet that orbits a star outside our solar system.) The exoplanet, Ross 128 b, isn’t exactly new, but it’s only recently been discovered. Astronomers are excited whenever they find new planets, but when planetary conditions may be conducive to supporting life, their giddiness is off the charts.

Ross 128 b is roughly the same size as earth and may have a similar surface temperature. It orbits a red dwarf star (Ross 128), which is a cooler and fainter type of star than our sun (a yellow dwarf). Red dwarfs are common throughout the universe and have a greater tendency of being accompanied by exoplanets, making them a point of interest for astronomers.

It is not known if Ross 128 b is within the habitable zone—a zone in which water can pool on a planet’s surface, a key element for supporting life. The red dwarf star that Ross 128 b orbits is also “quiet,” which is a good thing. Many red dwarfs sporadically lash out at orbiting planets with deadly flares of ultraviolet and X-ray radiation, making the development of life far less likely.

Currently, the closest exoplanet neighbor earth has is Proxima b, approximately 4.2 light-years away. However, Ross 128 b and its star are moving toward our solar system. In the blink of an eye, astronomically speaking (79,000 years), Ross 128 b will be our new closest exoplanetary neighbor.

In 2025, the European Observatory’s Extremely Large Telescope (a no-nonsense name) will begin searching the atmospheres of exoplanets for biomarkers. Talk about nosy neighbors! ■



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Peruvian baked chicken thighs

Makes 4 Servings • Hands-On Time: 15 Minutes
Total Preparation Time: 1 Hour 20 Minutes

INGREDIENTS

- 3/4 c fresh cilantro leaves
- 1/2 c soy sauce (low sodium, if you prefer)
- 3 T distilled white vinegar
- 1 1/2 T vegetable oil
- 1T ground cumin
- 1 1/2 t hot paprika
- 3/4 t dried oregano
- 1/4 to 1/2 t cayenne pepper
- 6 cloves garlic
- 12 small bone-in chicken thighs with skin (about 4 pounds)
- Green Sauce (recipe follows)

PREPARATION

Combine the cilantro, soy sauce, vinegar, vegetable oil, cumin, paprika, oregano, and the desired amount of cayenne in a blender; press in the garlic (about 2 tablespoons) and puree for the marinade. Combine the marinade and the chicken in a resealable plastic bag and set aside at room temperature for 30 minutes, turning the bag once.

Place an oven rack on the top shelf of the oven and preheat the oven to 450°F. Drain the chicken, discarding the marinade, and pat the chicken dry. Arrange the chicken on a rack in a shallow roasting pan. Roast for 20 to 30 minutes, or until crispy and cooked through. Let rest for 10 minutes before serving (Reserve 4 baked thighs for Chicken and Tomatillo Salsa Nachos.) Top each portion with green sauce.

Green Sauce: Combine 3 large scallions, trimmed and halved, 1/4 cup sliced Serrano chile with seeds and ribs, 1 tablespoon fresh lemon juice, 2 oz crumbled goat cheese (1/2 cup), 1 tablespoon vegetable oil, 1/2 teaspoon salt 1/4 teaspoon black pepper, and 1/2 cup half-and-half in a blender and puree until smooth. ■



January 2018 – Important Dates

January 1 – New Year's Day
January 15 – Martin Luther King, Jr. Day
National Blood Donor Month
National Glaucoma Awareness Month
Cervical Health Awareness Month

did you hear?

Consumer Alert: Major Recall on Kidde Fire Extinguishers

The United States Consumer Product Safety Commission (CPSC) has announced a recall of approximately 40 million Kidde fire extinguishers made from 1973 to 2017. The extinguishers contain plastic handles and can become clogged or require excessive force to discharge and can fail to activate during a fire emergency.

The CPSC urges consumers to contact Kidde immediately to request a replacement fire extinguisher. Contact Kidde toll-free at 855-271-0773 from 8:30 a.m. to 5 p.m. ET Monday through Friday, 9 a.m. to 3 p.m. ET Saturday and Sunday, or online at www.kidde.com and click on “Product Safety Recall” for more information. ■





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don't forget ABOUT THE EQUIFAX DATA BREACH



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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.

determining the value OF A PERSONAL INJURY CASE

There is no magic formula for determining the overall worth of a personal injury case. Some aspects are subjective, each person's circumstances are unique, and the final determination may be in the hands of a jury or judge. However, a ballpark figure can often be arrived at after a person's medical condition has stabilized.

Economic damages are a bit easier to get a handle on since they have a direct cost associated with them. Economic damages include medical expenses (past and future), lost income (past and future), and reimbursement for property damage.

Noneconomic damages are trickier because they are subjective and have no direct cost tied to them. Pain and suffering, lost quality of life, emotional distress, and loss of consortium (which is the effect the accident had on the plaintiff's relationship with their spouse) are included among noneconomic damages. Past precedent involving similar cases may be relied upon in some circumstances.

The plaintiff's role in the accident might influence the value of their personal injury case. Many states follow a "comparative negligence" standard. For example, if the plaintiff is deemed 10 percent at fault for an accident, then their compensation will be reduced by 10 percent. Some states only permit a lawsuit to be filed when the plaintiff is less than 50 percent at fault.

A few states follow a "contributory negligence" standard. If the plaintiff is even 1 percent at fault for an accident, they may be barred from receiving any compensation for their injuries.

If you have been injured by the negligence of another, contact our office to protect your rights. ■



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