2022 FALL

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Parking Lot Dangers for Pedestrians

Many are unaware of how dangerous parking lots can be. There are threats out there we should all be aware of. In order to understand how risky parking lots can be, let's take a closer look at the most common dangers posed to pedestrians.

- 1. Limited parking space Parking lots can be cramped and poor design can make it difficult for pedestrians to maneuver safely. This can create blind spots and other problems that can cause vehicles to not see pedestrians.
- 2. Speed limits are not always followed In many parking lots, there are speed limits posted. However, most drivers do not follow the speed limits. As a result, this causes danger to pedestrians who are not paying attention. There are vehicles circling the lot regularly
- 3. Parking lot lighting can be insufficient In the evenings, parking lot lighting can be poor. A lack of lighting makes it harder for drivers and pedestrians to see each other. This can be particularly dangerous in bad weather so be aware of this at all times.

To remain safe as a pedestrian, here are 3 tips to follow.

- 1. Always be aware of your surroundings.
- 2. Be patient and walk defensively.
- 3. Respect the right of way.

While all of this can be daunting to consider, it's important to remember that you're not alone. If you're ever injured in a parking lot, call our office. We are here to help.

Park & Trail Safety

While You Hike this Fall

The weather is cooler and the days are shorter. Fall is here. With the beautiful colors and crisp air, it can be a wonderful time to enjoy the outdoors. Hiking is a common activity that a lot of Americans enjoy. In fact, hiking is now one of the most popular adventure activities, according to Travel Weekly. As hiking popularity grows, it is important to know how to keep yourself safe on your adventures.

Here are THREE tips to hike smart this Fall.

- 1. Plan your Hike When planning a hike, a beautiful view should be on the agenda but it is important that you keep in mind what physical abilities are required to get there. Are you a first-time hiker or more experienced? These are important questions to ask yourself when you are choosing the location for a hike. Also, have a few trails to choose from in case one trail does not work out. A plan B is always a good idea.
- 2. Check the Weather Fall weather can be beautiful but it can change quickly. Conditions can shift over days or even hours and can surprise unexpected hikers. Checking the weather conditions will help you prepare for any changes that may happen during your hike. Also, this helps you stay dry and warm on long hikes. Wet clothing or being cold can be dangerous on a hike, but if you are prepared for the weather conditions, you have less chance of being caught off-guard.

3. Be Prepared Whether you are hiking for a day or for a week, being prepared is an important part of any hiker's trip. Make sure you know how to pack your bag.

Flashlights

▶ Fire Starter

Emergency shelter

Compass and Map

Here are a few important items:

- Water and Food
- ► First Aid Kit
- Bug Spray
- Sun Protection
- Insulated clothing
- With your bag packed, there are other safety measures that you can take. Make sure that you plan your day for shorter daylight hours. If you are not going on an overnight trip, you will want to make sure you get back before dark. Also, give someone an itinerary of where you will be and a time they can expect you home. If something should go awry, you know someone will be looking for you. Make sure you have a form of emergency communications ready and an emergency plan in place. The more prepared you are for your hike, the safer you will be.

Sharing the Road with Commercial Trucks

Driving around commercial trucks can be dangerous. Trucks have larger blind spots, are hard to maneuver and take longer to stop.

- **1. Avoid a truck's blind spots** Big rigs and other large vehicles have much larger blind-spot areas than passenger cars:
 - One lane wide on the driver's side, extending back to about half the length of the trailer
 - Two lanes wide on the right side, extending back slightly behind the trailer
 - > 20 feet in front of the truck
- 2. Practice safe passing Careful passing is important near a large truck because the heavy vehicle cannot stop as quickly. Truck drivers need time to react, adjust their speed and brake accordingly. When passing a large truck, always approach from the left side since it is easier for the driver to see you. Keep a consistent speed and always signal clearly in advance. Before you enter the lane in front of the truck, make sure you can see it in your rearview mirror to ensure a safe distance. When a truck passes you allow plenty of space in front of you for the driver to maneuver safely.
- **3. Allow more time** When you change lanes or turn near a commercial truck, activate your signal earlier to give the driver more time to respond. Avoid moving into the lane in front of a large truck. A sudden lane change may not give the truck driver enough time to stop.
- 4. Increase following distance Leave at least four seconds between your vehicle and a commercial truck. If you cannot stop in time or are rear-ended while traveling too close to a truck, your car may be pushed underneath the trailer. If traffic is stopped, leave extra space behind a truck in case it rolls backward.
- **5. Watch for wide turns** Semi-trailer trucks need room to make turns. The cab and trailer may need to swing left to gain room for a right turn or may start a turn from the middle lane. Do not pass a truck that has a turn signal on. When you are stopped at an intersection make sure your car is safely behind the line because trucks need extra space to make turns.
- 6. Drive patiently Be patient when sharing the road with semi-trailer trucks. Honking, aggressive driving, or maneuvering through traffic will not cause trucks to speed up but instead may put you in danger.

Not only do trucking accidents tend to be more severe than passenger vehicle accidents they are also often more complicated. There may be multiple parties who are liable for the damages you have suffered. If you have been injured in a truck accident, call our office. We are here to help.

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Fall Word Search

FOOTBALL HUNTING LEAVES CARNIVAL HIKING				CAMPING BICYCLE WALKING COLORFUL SCENIC				APPLES PUMPKINS HOODIES BONFIRE				
F	Х	W	Н	В	F	G	Н	Y	Н	Μ	В	
J	0	Κ	U	L	Т	0	0	Н	Т	Ν	0	
V	J	0	Ν	U	0	А	L	Μ	Κ	Ζ	Ν	
G	С	W	Т	D	S	R	0	Q	Т	Ρ	F	
Ν	С	Y	1	В	Н	J	R	0	Ν	S	L	
Ι	W	Е	Ν	М	А	Κ	F	S	G	Ν	R	
Ρ	S	E	G	V	S	L	U	С	Q	T	Е	
М	Α	В	1	С	Υ	С	L	Е	L	Κ	G	
А	Α	Ρ	Ρ	L	E	S	-	Ν	Е	Ρ	М	
С	Α	R	Ν	T	V	Α	L	1	Α	Μ	S	2
D	G	J	W	Α	V	В	Ν	С	V	U	F	1
W	А	L	Κ	I	N	G	Η	L	Е	Ρ	0	
С	0	L	0	R	F	U	L	Т	S	Е	Ζ	
												And in case

Who is Responsible for Injuries at **Sporting Events & Concerts?**

Throughout the year millions of people attend concerts and live sporting events. These events are fun and exciting. But what happens if you get hurt? Whether you are at a large venue or a small one, there are inherent dangers. This can change a fun day into a tragic one.

If you should get hurt, the venue may be liable. Property owners and venue operators are required to make sure that all safety precautions are being taken to keep all attendees and staff safe. However, not everyone takes this requirement seriously. This could lead to a lack of repairs or improvements. If you are injured at a sporting event or concert, you may be able to sue based on premise liability. Premise liability is the legal responsibility of a property owner to maintain their property safely. However, you need to show that the property owner or venue operator were negligent.

Remember, that as a spectator at any of these events, there is a level of risk that you are accepting. There are common things that can occur at any events you attend and the venue would not be liable. However, if you sustained an injury that is outside that scope, this is where negligence could play a role.

Live concerts and sporting events are a great way to have fun. If you were hurt at an event, contact our office today. We are here to help.

Dangers of Driving on Wet Leaves

It's the time of year for hot chocolate and cooler weather. As the colors on the leaves change, traveling to see the beautiful scenery is beckoning. As beautiful as a drive can be, wet leaves can cause problems for drivers. These leaves can cause problems because they become as dangerous as ice. It is important to be cautious so you do not lose traction or stability.

If you find yourself driving on wet leaves, here are a few things to keep in mind. One important tip is to take your time. Taking your time, especially on roads you are not familiar with, reduces the risk of an accident. Wet leaves can leave you twisting and turning on a roadway if you are going too fast. Slowing down helps you avoid sliding on the road. Not only does taking your time help keep you from sliding on wet leaves, but it helps you navigate things on the road that might be hidden by the leaves. Potholes or cracks in the road can develop on any roadway and are dangerous when you do not see them. Taking your time helps you navigate these surprises.

Another suggestion is to be aware of other drivers. Most country roads do not have a lot of traffic. However, people will still be on the road and you should allow a safe distance from the car in front of you. Since wet leaves can act like ice, you will want the extra time to come to a complete stop. Also, having good tires helps you maneuver through the wet leaves and gives you better traction.

Going for a long drive in the fall can be a wonderful way to see the beauty of nature. Being prepared for your trip can help you enjoy the beautiful fall days ahead. If you have been injured in an accident, call our office. We are here to help.

Who Has the Right of Way at an **Uncontrolled Intersection?**

Navigating intersections can be challenging. This is especially true for uncontrolled intersections because there are no stoplights, stop signs or other traffic controls. While uncontrolled intersections are mainly found in lesspopulated residential or rural areas, they are still tricky to figure out.

To stay safe, it's important to know who has the right of way at an uncontrolled intersection. Here is everything you need to know.

Which Driver Has the Right of Way?

As you approach an uncontrolled intersection, you may feel like you're driving in the Wild West. Just because there are no traffic lights or signs at these intersections doesn't mean that there aren't any traffic rules or expectations.

As a general rule of thumb, the right of way is determined by the position and order of the vehicles. The driver who reaches the intersection first gets to go first.

However, if two drivers arrive at an uncontrolled intersection at the same time, the car on the right will have the right of way. If you're not clear who should go first, come to a complete stop and flash your high beams or wave your hand to indicate that the driver on the right can proceed.

Tips for Uncontrolled Intersections

Use these simple tips to stay safe at an uncontrolled intersection:

- Proceed with caution
- Look to your left and right for other vehicles
- Let the driver on the right go first

By following these simple tips and understanding right-of-way etiquette, you can navigate uncontrolled intersections like a pro.

Apple Crisp

Ingredients:

- ► 6 apples (peeled and chopped) or use apple pie filling
- ► 2 tablespoons granulated sugar
- 1 ¾ teaspoons ground cinnamon (divided)
- ▶ 1 ¹⁄₂ teaspoons lemon juice
- ▶ 1 cup light brown sugar
- ³/₄ cup old fashioned or quick oats
- ► ¾ cup all-purpose flour
- ½ cup butter (diced into small cubes)
- Add pinch of salt

Instructions:

- 1. Preheat oven to 350 F degrees. Butter an 8×8 baking dish, or spray with non-stick cooking spray. Set aside.
- 2. In a mixing bowl, add chopped apples, granulated sugar, 3/4 tsp of the cinnamon and lemon juice. Stir to combine, then transfer to prepared baking dish.
- 3. In a separate mixing bowl, add topping ingredients (brown sugar, oats, flour, 1 tsp cinnamon, salt, and diced cold butter). Use a pastry cutter to cut the butter into the oat mixture, using a slight downward twisting motion, until mixture resembles pea-sized crumbs. Alternatively, you can use two forks or even your hands to cut butter into the mixture.
- 4. Spread topping over apples in baking dish, and gently pat to even it out. Bake 40-50 minutes, until golden brown and bubbly.
- 5. Serve warm and enjoy!

Make Sure You Have the Right Amount of Liability Coverage

When you are looking at your budget to cut costs most people will look at their auto insurance. Cutting your auto insurance coverage may save you some money now but it could cost you much more in the long run if you are in an accident. Liability Insurance can protect you from financial ruin. A few extra dollars will help ensure your home and family are protected.

Liability auto insurance includes Bodily Injury liability (BI) and Property Damage liability (PD). When shopping for auto insurance, worry less about your car and more about liability. BI covers damage that you as a driver or policy holder cause. BI covers you if you are at fault for an accident that causes injury to the other driver, passenger, pedestrian, bicyclist or a motorist. BI coverage also pays for medical expenses for the other person, funeral expenses, loss of income and pain and suffering. PD protects you if you crash into someone's property. This includes their vehicle, yard, fence or home. Your liability insurance also covers you if you are sued after an accident.

If you have a low deductible and limited liability, you are probably spending the same amount of money as someone with better coverage. \$100,000 in liability coverage may sound like a lot, but if you hit someone with multiple people in the car and they lose work for an extended period and have hefty medical bills, low liability coverage is not enough. If you or a family member have been injured in an automobile accident, call our office. We are here to help.



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Camp Lejeune Water Contamination Update Marine Corps Base Camp Lejeune is the home to one of the most tragic water contamination cases in the U.S.. For over three decades hundreds of thousands of civilian workers, soldiers and their families were unknowingly exposed to dangerous chemicals in their water. From 1953 to 1987, toxic chemicals contaminated the water wells. This included benzene and trichloroethylene (TCE) which are chemicals known to cause serious health problems such as cancer, Parkinson's disease or liver disease.

In June 2022, the U.S. government passed the Camp Lejeune Justice Act. This new law allows those who were exposed to the contaminated water the ability to seek compensation and file a lawsuit which they were previously denied.

You may be eligible to file a claim if:

- You or your loved ones were exposed to the contaminated water for at least 30 days between August 1st 1952 and December 31st 1987.
- Suffered from cancer, Parkinson's disease or other health issues caused by the exposure.

If you or your loved ones have been affected by the Camp Lejeune water contamination and have suffered a medical condition, reach out to us today!