

The STRAIGHTTALK

Newsletter

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New Year– New Look!!!

Welcome to the NEW StraightTalk newsletter– same great content– great new look!

The Dangers of Cell Phone Addiction



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Calendar

- ★ 3/7 Dr. Seuss's Birthday
- ★ 3/8 Fat Tuesday
- ★ 3/13 Daylight Savings
- ★ 3/17 St. Patrick's Day
- ★ 3/20 First Day of Spring

FREE Starbucks!
See Back for Details

I know how integrated cell phones are in our lives and how for many of us, functioning without them seems nearly impossible. Before cell phones became so widespread everybody had a little black book filled with phone numbers, addresses, birthdays and anniversaries. Important phone numbers were dedicated to memory and pay phones were available for emergencies. Now, if a cell phone is damaged, a pay phone is rendered useless because the only phone number lodged in the memory bank is one's own.

All of the innovations in cell phones have created a cell-phone centered universe. In fact, cell phones have single-handedly replaced address books, computers, land line phones, alarm clocks, radios, cameras, video recorders, wrist watches, maps, board games and even newspapers. With cell phones so intensely integrated into our lives, some worry that for many, using a cell phone is actually an addiction.

What Is an Addiction?

Addiction: Noun \ə-'dik-shən, ə-\a persistent, compulsive dependence on a behavior or substance. Some researchers speak of two types of addictions: substance addictions (for example, alcoholism, drug abuse, and smoking); and process addictions (for example, gambling, spending, shopping, eating, and sexual activity).

While most people associate addiction with drug or alcohol abuse, an addiction is simply a compulsive dependence. Teens that are at-

tached to their cell phones, constantly sending text messages, sleeping with it near their bed, using it to manage their entire social life and waking up to the sound of their cell phones alarm could actually be classified as an addiction.

Dangers of Cell Phone Addiction

The true dangers from a cell phone addiction come behind the wheel of a car- when a cell phone addict is texting and driving. On average, reading a text message takes the readers eyes off the road for 4.6 seconds. If I was discussing this with you face-to-face I would give a long, 4-second awkward pause just to prove my point, but since I cannot do that let me put 4 seconds into perspective.

<u>Speed</u>	<u>Distance</u>
1 mph	6.75 feet
10 mph	67.46 feet Length of a sperm whale
25 mph	168.67 feet -More than 2 full basketball courts
45 mph	305.59 feet- More than a standard foot ball field
55 mph	371.06 feet- More than Quest field
65 mph	438.53 feet – Farther than a homerun at Safeco

To help eradicate this problem, I created **Teens Against Distracted Driving**- which takes pledges to not text while driving. Whether you are 12, 16 or 92, we will take your pledge and send you a TADD bracelet to remind you of your vow to help make the roads safer. Visit www.TeensAgainstDistractedDriving.com

You Have Questions— We Have Answers!

Question...

Is the manufacturer of a vehicle liable for my injuries if the airbags did not deploy?

Answer...

It depends on the accident. Airbags are not meant to deploy in every accident. In order to determine whether or not they should have in your accident, you would need an engineer to do an analysis of the accident. If the engineer finds that the airbags should have deployed but did not, the next part of the process would be to determine what damages were caused as a result. In other words, which injuries were caused or made worse because of the failed deployment.



Police Blotter

2/7 Txt While DRVG

A 29-year-old woman crashed her Altima into a parked car when she was texting behind the wheel—the driver, along with a 2-year-old girl in the back seat suffered facial injuries due to failure to use seat belts.

2/2 Drowsy Driver— Hit-and-Run

A man driving a Geo Metro dosed off behind the wheel and struck the back of a semi truck. The metro was crushed beyond recognition and it took emergency crews 1 hour to remove the man from the car. The semi driver drove away from the scene and police continue to look for the driver. The metro driver was taken to Harborview Medical Center with several broken bones.

1/27— Pizza Delivery Hits Motorcycle

A pizza delivery driver made a left hand turn prematurely and ended up in the direct path on an oncoming motorcycle. The motorcycle crashed into the vehicle giving the rider severe injuries. A police officer driving behind the delivery driver witnessed the crash.

1/25— Drunk Driver Slams Into Building

A drunk driver in Everett backed into a building injuring 3 people not inside the vehicle. A 6-year-old boy was sent to Harborview Medical Center with facial injuries, a 45-year-old woman with an arm injury and a Cruise America worker suffered minor injuries.

Top Ways to Spot a Drunk Driver



As we approach St. Patrick's Day and people set out to hit the bars in celebration, it is important to keep a sharp eye out for drunk drivers. Here are some tips on how to spot a drunk driver—some of which you may not have thought about.

- 1. Swerving**— Perhaps the most common sign of a drunk driver- intoxicated drivers are often seen swerving around in their lane and even into the lanes around them.
- 2. Driving the Wrong Way**— Drunk drivers can often get disoriented and end up driving the wrong way into oncoming traffic.
- 3. Hitting or Nearly Hitting Objects**- Hitting or near hitting objects such as mailboxes, parked cars, construction cones etc. can be a sign of an intoxicated driver.
- 4. Hugging the Center Line**— Intoxicated drivers will try to steady themselves by concentrating on the lines on the road.
- 5. Wide Turns**— Unable to judge distance properly— drunk drivers will often make excessively wide turns.
- 6. Driving UNDER the Speed Limit**— Though most people asso-

ciate drunk drivers with speeding, often times intoxicated drivers will be driving 10 + mph UNDER the speed limit.

- 7. Tailgating**— Drunk drivers will try to drive better by keeping close to the person in front of them.
- 8. Excessive Braking**— Happy brakers can be a sign of a drunk as drunk drivers can't judge when to actually brake.
- 9. Forgetting the Headlights**— Driving without headlights at night is a pretty good indication of a drunk driver.
- 10. Signaling Incorrectly**— using a left hand single while turning right can also show that the driver is intoxicated.
- 11. Stopping for No Reason**— stopping at a green light, or an intersection without a stop sign could be a drunk driver

If you see a driver displaying any of these signs, slow down and maintain a generous distance between you and them— DO NOT pass. And make sure you contact police immediately to report the driver.

Insurance Corner *with Donnie Brummer*

Staying Dry in the Seattle Rain with an Umbrella Policy



We know you have your home and auto insurance policies in place, but is there any more protection you may need? -

Possibly. In this day and age lawsuits are far more common and our basic auto policy limits might not be

large enough to protect you and your family in the event of an accident. That's why a personal umbrella policy is necessary to keep you protected from a large liability claim.

Auto accidents can cause serious damage to a vehicle as well as serious personal injuries to those involved. With 2 million people every year suffering permanent injuries it is easy to see how frequent these liability suits are. When you are at fault in an accident these lawsuits can cost you your home, car, savings and investments - even a portion

of your future earnings. Settlements in the high six figures and above are not uncommon.

This is why having a Personal umbrella policy is so important. It can shield and protect you from such damages.

The personal umbrella policy will give you additional coverage above and beyond your current liability limits in your home or auto policies. So if you are found at-fault in a serious auto accident the insurance policy will protect you and pay for the claim rather than paying for the lawsuit with your house or other possessions.

While many people squirm when reviewing additional insurance coverage—the truth is the cost of an umbrella policy and other important insurance coverage's such as Personal Injury Protection and UM/UIM are extremely cost effective and can save you a lot of money and stress in the event of an accident.

In a nut shell, you will have more coverage and more security for rather little additional cost.

Let us keep you dry in Seattle by covering you with a Personal Umbrella Policy today! Don't get caught without it!

For more information or to review your current auto policy contact Donnie at www.brummerinsurance.com or call (206) 274 5654

FREE CONSULTATION

on ANY legal issue

As you know, we specialize in Personal Injury and Employment Law cases, but attorney Jason Epstein is offering a FREE 30 minute consultation on ANY legal issue you may have. He will help you decide whether or not you need a lawyer and even point you in the right direction if you do!

Contact Bailie@plg-pllc.com to schedule your consultation

What Our Clients Say

"I was referred to Jason Epstein, with high regard, from a coworker. All my stress was put to rest after my first meeting with Jason when he told me not to worry about anything but healing and to let him handle the rest. I was always informed of any changes or updates in my case and was always able to reach him if I had any questions. He is truly a good guy. As for my case, he got me every penny I deserved and more. I would have no hesitation to recommend his services to a friend or family or to anyone in need of an ethical, honest, and hard working lawyer."



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FREE Legal Resource Guides



- *The Truth About Washington Auto Accidents*
- *The Truth About Washington Motorcycle Accidents*
- *The Truth About Buying Washington Auto Insurance*
- *In Case of Death: Straight Talk on Washington Wrongful Death*

Contact: Baillie@plg-llc.com

Trivia Question of the Month

What was the color associated with St. Patrick's Day prior to the 19th Century?

First person to email the correct answer to Baillie@plg-llc.com will win a Starbucks gift card!!



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