

The STRAIGHTTALK

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The Newsletter

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Trick-or-Treating Safety Tips



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Calendar

- ♦ Columbus Day 10/10
- ♦ Oktoberfest 10/23 – 10/25
- ♦ Halloween 10/31
- ♦ Earshot Jazz Festival 10/14 – 11/06

Getting up early
for school?

Want some
free Starbucks?!

See Back for Details

Halloween is an exciting time for young ghosts and goblins everywhere. As day turns to night, children get to be their wildest fantasies and are paid for their scariness and cuteness in candy. However, it's important that drivers remain vigilant when the carnival comes to town!

Here are some tips **for drivers** to help keep the road safe:

- **Do not drink and drive** (on Halloween or otherwise). 2/3 of all Halloween fatalities are caused by alcohol.
- **Pay close attention to potential hazards between 4 p.m. and 8 p.m.**, when trick-or-treating is at its height.
- 84% of Halloween accidents occur at non-intersection locations, so **be on your guard even if you are driving in the middle of a block**. For example, be extra alert pulling in and out of driveways.
- Assume that children might not make the

best
choices
– **drive
well
below
the speed limit.**

- **Do not pass vehicles stopped along the roadway**, as they are likely dropping off their kids. If you are stopped along the roadway, **put your hazard flashers on**.

And here are some tips **for parents** to help keep your children safe:

- **Give your child a flashlight or some glow sticks** – they are both fun and functional! They will aid drivers in being able to see your child.
- **Use make-up, rather than masks**, as part of your child's costume. Masks fall over your child's eyes.
- **Go out with your child, or send them out in a group**. This will help them stand out more and will prevent them from getting lost too.
- **Consider indoor Halloween programs** in your neighborhood or community. Some may also inspect your child's candy to ensure that it is safe to eat.



The number of fatalities among pedestrians ages 5-14 years is four times higher on Halloween than any other evening, so take no chances when it comes to your festivities! It's easy to be safe and have fun at the same time!

Jason and Patrick Go See the Seahawks

A strong team means much more than the strength of its individual players. It also means a strong bond throughout the team, so that each player knows not just how the other works, but how he thinks too.

For our team of lawyers, maintaining that bond is an important responsibility that means a little play time for them and their wives!

On August 20th, Jason, Patrick, and their lovely wives Adrienne and Jaime took a trip downtown to see the Seahawks play the Minnesota Vikings at CenturyLink Field.



The outing bid farewell to the summer, as well as "the end of the NFL lockout", says Jason. The game ended poorly for the Seahawks with a score of 7-20. However, Jason, Patrick, and their wives still came out on top by having a blast!

Did You Know?

1 in every 7 American drivers don't have auto insurance. In Washington, like all states excluding New Hampshire, insurance is mandatory (see RCW 46.16). However, about 15% of Washingtonians and many Americans don't have the finances in recent economic times to renew their insurance and just let it lapse. This means that it is even more important to make sure that you have **Uninsured Motorist** coverage to protect yourself if you are involved in an accident with someone that doesn't have insurance.

Hydroplaning Season

Everybody who's ever heard of Seattle knows that as we wave goodbye to the summer, we're in for a lot of rain. So it's time to grab your raincoats, and, most importantly, get ready for the slippery road. Hydroplaning is a serious safety threat that can occur when the tires of a car lose contact with the road because of a layer of water has built up on the road's surface. The water saps traction away from the tires and the car cannot respond to the driver's steering, braking, or accelerating, thus increasing the chance of a serious accident.

To reduce the risk of hydroplaning...

- Slow down. As speed increases, the amount of water passing through the tire's tread also increases and will push out of the tread, minimizing the surface area of the tire.
- Do not brake suddenly. If a car stops abruptly, the tread of its wheels is no longer working to pass water through them. Gently ease on the break and allow yourself extra distance to help compensate for the longer amount of time you will need to slow down.
- Make sure the tread of your tires is not too worn down, in depth or in its pattern. Otherwise, water cannot be dispersed from underneath the tires. Tire tread should be at least 2/32 inches deep. Tire size and pressure can also help ensure a safe drive.

If your car hydroplanes...

- Do not slam on your brakes or make sudden turning actions. Otherwise, you may lose even more control and your vehicle may skid or flip onto its side.
- Hold the steering wheel straight and tight while easing off of the accelerator. Prepare for any twists and turns the water might give you.
- If your car has an anti-lock breaking system (ABS), brake aggressively. The brake will push back, but do not let up on it.
- If your car does not have ABS, pump the brake lightly. If your brakes lock up, let up and begin again when your vehicle has stopped skidding.



You Have Questions — We Have Answers!

Question...

Can I file a claim against my own insurance company?

Answer...

Yes. You might want to sue your own insurance if you were injured in a hit-and-run accident or one in which the other driver had no insurance and your insurance has refused to offer you a fair settlement. Remember, the goal of insurance adjusters is to retain as much money as possible, which means keeping settlements down to a minimum.

Question...

Can I hold somebody liable for damage caused by acts of nature?

Answer...

It depends on the details of your case. Negligence, or reasonable responsibility, is an important part of determining liability. If the facts of your case suggest that the accident was less a result of the weather than of the other driver's negligence in reacting to inclement weather, then he or she can be held liable.

However, in Washington State, icy road conditions are not considered a strong defense, and the law places more emphasis on the ability of the driver to overcome them.

TRICK-OR-TREATING FUN FACTS

- Trick-or-treating was mentioned in Shakespeare's play *The Two Gentlemen of Verona*, published in 1593.
- In Ireland and Scotland, trick-or-treating is called "guising" for the disguises people wear.
- Trick-or-Treat for the UNICEF, a fundraiser that collects money as children go door-to-door during their trick-or-treating, has raised over \$188 million worldwide.
- In Des Moines, Iowa, trick-or-treating is done the night before Halloween, which is called "Beggars' Night".




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Thanks For Your Referrals!

Readers of this newsletter have referred 28 clients to our firm since the start of 2010. Thank you so much, and please let us know if we can help you in the future!

Trivia Question of the Month

In the Seattle Sounders versus Manchester United match that occurred at CenturyLink Field on July 20th, which player scored the final goal?

Be the first person to e-mail the correct answer to Dlee@plg-pllc.com and win a Starbucks gift card!!



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That's right, we want to recognize those of you that are doing amazing things in our next newsletter in a new feature called "Community Member Spotlight!"

If you, or someone you know deserves recognition for something they do, please let us know!

Email Danielle at Dlee@plg-pllc.com with some background information and contact info to follow up on, and we'll write a feature article on this community hero for our next newsletter!



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