



# Seufert Law Offices, PA

*We'll Get You Through It*



## From the Captain's Log A Look Back

I look forward to the holiday season each year, not to decorate the tree, but to take a few days, or even a few mental hours off, and reflect a little bit on the past year. Over the holidays I had a chance to go to the Franklin Opera House with the family and see their play of "It's a Beautiful Life" and it hit home.

If you remember the movie, you'll remember the line "Every time a bell rings an angel gets its wings", and may remember the movie's plot about the local man who never made it big like his war hero brother but stayed behind in the small town and raised a family and worked in the local savings and loan bank helping his neighbors ward off the unscrupulous businessman who was trying to buy up the town. When that business man then stole money from the savings and loan and tried to frame this man he contemplated suicide and the angel showed him all the small steps he had made over his life that changed for the good many of the other lives he touched along the way.

We all interact with others every day. Did we smile at the cashier last night at the grocery store and thank the bagger who put our groceries in the cart, or did you grumble beneath your breath because the lines were long, and you were in a rush. Did we thank the bank teller and wish them a good day when they handled your deposit or ignore them and leave the bank as you were in a hurry to get home? Did we allow that motorist to back out from the parking space or just honk at them as you drove by?

Maybe that cashier was having a long day as her manager wouldn't schedule enough help that day, the bank teller may have a sick loved one on her mind, that motorist just trying to get to school to pick up her children. Would a small gesture of kindness cost you much, would a return smile from them help make your day?

No, maybe we didn't do anything this past year that forever changed the trajectory of another person's life, or maybe we did – and we never even realized it. ●



January 2018 News



# Preexisting Injuries and Auto Accident Case



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 may have no impact on a claim, or 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. But they do have to pay for the damages they make worse.

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. ●

## Don’t Forget About the Equifax Data, Anthem Blue Cross Breach, Uber breach...



With the disturbing news of the Equifax data breach in September 2017, some Americans wisely took action to protect themselves. But other large scale breaches have also occurred, the more recent Uber breach, and the prior Anthem Blue Cross breach. Truth be told, these breaches are occurring more often and on larger scales as we go to a “digital” universe. 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. This information is also sold on the “dark web” where illicit commerce occurs everyday, by unsavvy characters using encrypted servers selling illegal information over the interweb, kind of like a modern day Mafia operation, just that they don’t use guns or brass knuckles, just computers.

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](http://annualcreditreport.com). If you find accounts or account activity you don’t recognize, your identity may have been stolen. Visit [IdentityTheft.gov](http://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. ●



# 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. These are for the extinguishers that have plastic handles which 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](http://www.kidde.com) and click on "Product Safety Recall" for more information. •



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**



## Two Ways To Lose Your License For DWI

Everyone knows that if you are arrested for DWI and convicted the Court will suspend your license. The only uncertainty is how long the suspension will last. That will depend on whether the charge is a DWI first, subsequent or aggravated. What many people don't know is that DMV also has the authority to suspend your license separately from the conviction for DWI.

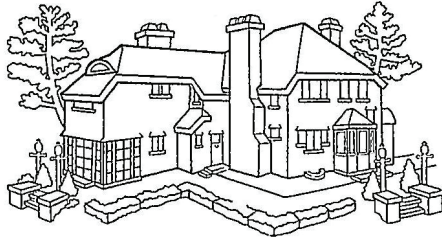
If you are arrested for DWI the officer making the arrest will almost always ask you to take a breath, blood and/or additional field sobriety tests. If you refuse any of those tests or take a blood alcohol test which is an .08 or over DMV will look to take your license.

If you refuse the testing or the test is over an .08, the officer will take your driver's license at the time of the arrest. The officer will then give you the pink copy of the form which you sign agreeing to or refusing the testing. That form becomes your temporary license. However, it is only valid for thirty days from the date of service, that is the day that the officer hands it to you. If you do not request a hearing in that thirty days, DMV will suspend your license for either six months or two years depending on whether you have a prior refusal or DWI conviction.

Contact an attorney who is experienced in DWI's to discuss your rights at DMV within thirty days of your arrest to protect your rights. •



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*Protect Your Family, Protect Your Rights*



A Look Back  
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## Cathy's Corner

# “Don’t Tell Your Mom”

When the kids were young, we used to go skiing at Stowe every year for a weekend with friends of ours, the Chants. We each had two children, and they were all about the same age. We rented a condo and had a lot of fun.

One year the two dads decided to take our daughter who was 6 and the Chants’ daughter who was 5 down an expert trail. They did not tell the moms they were doing this. We had taken my son who was 4 and the Chants’ other daughter who was 7 down an easy intermediate trail. Expert trails at Stowe are expert trails. They are not like expert trails anywhere in New Hampshire except for Cannon. Our kids were all pretty good skiers for their age. But not that good.

It turns out that there was a part of the trail that was so steep that they had to take the girls’ skis off. One of the dads skied part way down and caught the skis as the other dad slid them down to him. They then had the girls sit and scooch their way down to the father who had skied down and now played goalie.

The dads then told the girls “Don’t tell your mom”. Not surprisingly, the first thing the girls did when they saw us was to tell us how much fun they had sliding down the trail. It was a long lift ride back to the top of that mountain for our husbands. ●

