



## Seufert Law Offices, PA

*We'll Get You Through It*



### From the Captain's Log Your Children Will Remember

Many years ago I read an article about a father, who many years after his child had grown up, asked her to join him for a weeklong sailing trip. He chartered a boat similar to the one the family had as the children were growing up and then invited his daughter to fly up and join him for the week. She did, and immediately took the forward bunk that she had used in the family boat growing up, the "little bunk she always complained about as a child, on a boat she always hated to waste her weekends on". She smiled ear to ear that whole week and told her Dad how much "fun she had boating as a child". The father was perplexed, she had always "hated" going boating as a child.

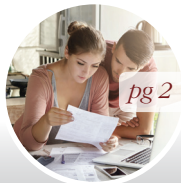
So, after being removed a few years from our own winter sailing adventures with my daughter, I asked her to write a few thoughts about what she remembered growing up, mostly on our boat. Here are her memories:

I remember the crossings. Sitting up in the pilot house and just asking stories from my Dad to pass the time. I learned a lot about my Dad's growing up, and what crazy adventures he had been on. He used to have a treehouse type thing when he was little. It had working water and everything from using a bucket hanging above from a branch. I'm pretty sure this is also when I learned he has his airplane pilot's license. I remember hearing about how he almost completely sank a boat with my older brother Tommy on board. One time, one of the crossings was pretty bad that all I did was read the whole entire time, and I finished a book in two days, which is the fastest I've ever read in my life. I also remember specific things from each place. In Florida, one time we biked to the grocery store and had to carry grocery bags back on the bikes. In St. Martin there were two different pastry shops that I liked, one was on the French side and the other on the Dutch. I also remember going to this Cribbage game night at a bar. In Puerto Rico I remember sitting by the pool, and also exploring Old San Juan with my brother Tommy, his wife Sarah, and my elder sisters Dawn and Megan. I remember going to "Isla de Muertos" and having to walk barefoot across the island, and my sister Dawn telling me she was pregnant again while we were out to eat. In the Dominican Republic, I remember at one of the marina's we stayed at that I waiting for every Sunday to come around so I could get the special dinner that they served. I also loved when we went to a resort for a day and we swam in one of the infinity pools. In Georgetown, Bahamas I used to love getting a cheeseburger, French fries, and either a Coke or a Sprite. I remember being so sad each and every time we had to leave each of these places.

Lesson learned, while your children may complain of being "bored" with what you do with them growing up, these are the memories that you instill in them to last a lifetime. ●



December 2018 News



# Rebuilding Your Credit Following Chapter 7 Bankruptcy

Following Chapter 7 bankruptcy, your next challenge is rebuilding your credit. Look over your credit reports from the major credit-reporting bureaus: Experian, Equifax, and TransUnion. You are entitled to one free report every 12 months from each. A Chapter 7 bankruptcy will be on your credit report for 10 years.

A good chunk of your credit-report negatives should have been removed or changed to reflect your new financial status. If you dispute anything, promptly contact the credit-reporting bureaus in writing, they have 30 days to prove the entry is legitimate or must remove it.

Next, believe it or not, your mail box will most likely blow up with new credit card offers immediately after your Bankruptcy case is approved. Why, in a creditor's eyes, you are no longer swimming in debt, all your bad debt is gone, and you will likely spend more cautiously, and you are ineligible to file for bankruptcy again for another eight years, so if the credit card companies give you new credit cards they have 8 years to make you pay them back. And the credit card industry makes money only when people use plastic, if people don't have plastic and use cash, Mr. and Mrs. Visa, or Mastercard, or AMEX, or Discover, don't get their 1-4% transaction fee they charge to the merchant on every "plastic sale". Consider for a moment how much plastic money goes thru just one check out at Walmart, Home Depot, Lowes etc. in a day.

Your credit score is mostly effected by paying, or not paying, bills on time. After you case has been approved you get a "fresh start". Use that opportunity to pay all your monthly bills on time. Make timely payments, ideally in full.

If you follow this game plan, within a short time after the close of bankruptcy your credit score will start to increase. Bankruptcy may temporarily challenge your credit situation, but it need not ruin it. •



## How A Criminal Case Travels Through The Courts

A criminal case usually, but not always, begins with an arrest. If you are arrested, your first court date and the location of that court will be on your bail paperwork. That date is your arraignment date. An arraignment is when the State formally notifies you of the charges against you. Those charges may be different than those listed on your bail paperwork. That is because the prosecutor will look at the file and make the final determination as to what charges are appropriate. At your arraignment, you will be asked to plea either guilty or not guilty. You will also

be asked if you wish to speak to the prosecutor regarding a possible resolution to the case. If you cannot resolve the case that day, you will be scheduled for another appearance at court.

If you are facing a misdemeanor, the next hearing will either be a pretrial conference or a trial, depending on the charge or charges, in district court. In the busier district courts, like Manchester or Nashua, the hearing will almost always be a Pretrial Conference. In the other courts, if the trial is not likely to take more than a half an hour, the Court will schedule the matter for trial without having a pretrial first. At a pretrial conference the parties sometimes reach an agreement. If not, the case is scheduled for trial.

At the trial the State has to prove the case beyond a reasonable doubt. The trial is what is known as a bench trial, in other words it is in front of a judge. Generally, the judge makes a decision immediately after the close of the case.

If the charge is a felony, the case will be heard in superior court. There are usually additional hearings between the arraignment and the pretrial conference in superior court. The end result is still either a plea or a trial. However, if there is a trial it is in front of a jury. •

# Personal Injury Never Takes a Holiday

For many people, the holiday season truly is the most wonderful time of the year. Visiting with family and friends, church events, holiday parties, decorating, shopping, and other activities are part of the festivities and tradition.

However, as Grinch-like as this may sound, the risk of personal injury and property damage is heightened as well. Take driving, for instance. There are more travelers on the roads—sometimes driving long distances—whether to visit with family or go shopping. In NH that means drivers face hazardous driving conditions caused by sleet, snow, ice, and shorter days. Alcohol is frequently part of the holiday celebration, so drunk driving is more of a problem. Add dazzling outdoor decoration displays to the causes of distracted driving.

Slip-and-fall accidents can be more of a menace around the holidays. Ice and snow on sidewalks, wet floors at store entrances, and poorly placed Christmas light extension cords can make staying upright a challenge, even more so for older adults and young children.

Defective products such as Christmas lights, toys, new electric cookware for the big party, or a recently purchased ladder to hang decorations may cause injury or start a fire. And speaking of toys and other gifts, beware of pedestrian (and auto) accidents in shopping mall parking lots and rowdy customers willing to scrap for the last whatever-is-trendy-this-year gift item.

Thankfully, most people celebrate the holiday season without incident. But the hazards are real, and some fall victim to them. If you suffer injury or property damage resulting from someone else's negligence, contact a personal injury attorney to protect your rights. •



December 2018 Notable Dates

**December 1**  
National Eat a Red Apple Day

**December 4**  
National Trick Shot Day

**December 12**  
Gingerbread House Day

**December 17**  
National Maple Syrup Day

**December 21**  
Crossword Puzzle Day

**December 30**  
Bacon Day

# Road Construction Zone Danger Cuts Both Ways

Each year, hundreds of road construction workers across the country are killed in work zones due to traffic incidents. One of the top causes is drivers who pass on the outside of the construction zone and collide with workers, equipment, or other vehicles. Drivers passing through work zones need to pay attention, follow instructions, and observe the speed limits.

However, construction zones can be dangerous for passersby as well. According to a study conducted by the Federal Highway Administration in 2010, construction zones were the sites of roughly 87,000 vehicular accidents per year, nationally, leading to over 37,000 injuries, not to mention damage to property.

Work zones containing incorrect, improper, or confusing signage; insufficient warnings on lane closures, merges, or shifts; sudden speed changes; missing cones or barrels at key points; dangerously uneven pavement or unblocked, unmarked holes in the road; poor lighting; and construction vehicles entering and exiting the roadway in a reckless manner are a few of the hazards that may lead to accidents.

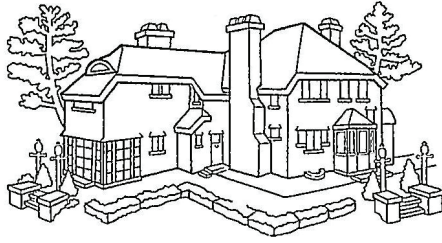
Road repair/construction is an inevitability. Roadways in a state of disrepair will be a source of danger to motorists and need to be fixed. But it needs to be done with the highest standards of safety and care in mind. All of the situations mentioned previously are completely avoidable.

Earlier this year a multi-million verdict was rendered in NH against a construction company that had insufficient warnings and barriers in place to protect the public on a road construction project in Hampton Beach where a passing motorist then veered off the road and seriously injured a pedestrian on the adjacent sidewalk.

If you've been injured in a road construction zone, contact an accident attorney to safeguard your rights. •



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*Protect Your Family, Protect Your Rights*



Your Children  
Will Remember

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## Cathy's Corner

# Fathers and Sons and Mothers and Daughters

In September, my husband and our son went camping together for the weekend. They started what turned out to be an annual trip when our son was six. Our son is now 26. So, this was the 20th annual father/son camping trip. They go to the Cape to golf, hang out and watch some Cape Cod League baseball games. The Cape Cod League is a wooden bat league which takes place during the summer for the best college players in the country. It's a tryout for the majors. We have at the house programs from the games that they have been to. It's interesting to look at those programs and see players who later became famous who were nobodies at the time. This past year they couldn't go during the summer because our son was studying for and then taking the bar exam. By the time they went the Cape Cod League had ended. They still had fun.

While the boys camp, my daughter, who is now 28, and I enjoy some mother/daughter time. It's now mother/daughter and son-in-law time. (My husband and I are lucky that our daughter and her husband bought a house less than ten minutes from our home.) My daughter and I have never been sure why anyone feels the need to sleep in a tent on the ground in a sleeping bag since the invention of four walls and beds. We enjoy the other modern comforts such as electricity and cable, too. Like most mothers and daughters we do not have any difficulty telling each other how we feel about something; perhaps to a fault.

I think it's harder for fathers and sons to really talk. When my husband and son go away each year, they end up sitting around the campfire at night and talking. Some of that conversation is about how the Pats, Sox or Celtics are doing. But some of it is about life, too. That's a very good thing. ●

