



Seufert Law Offices, PA

We'll Get You Through It

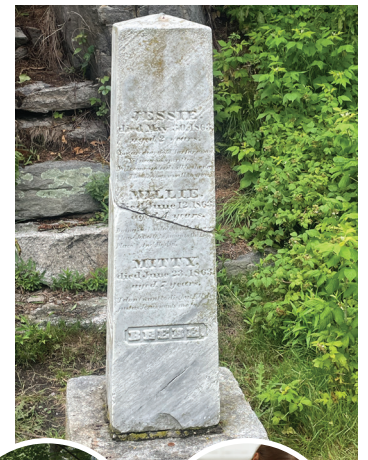
From the Captain's Log The dark past of the Isles of Shoals



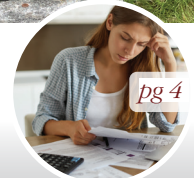
Sailing to the Isles of Shoals off Portsmouth and watching the Steamship Thomas Leighton dump throngs of visitors off at the Star Island Oceanic Hotel, who stroll its wooden docks, shop its quaint gift shop, relax in its comfy rocking chairs overlooking the harbor, and eating the hotdogs and hamburgers they just bought at the snack stand, hides a long and dark past of these isles. Steps behind the hotel is the distinctive obelisk of the Rev. Tucke, which celebrates the 1700's priest that tendered to the souls of the many fisherman who eked out a living on the rocks of the Isles. At one point nearly 1000 souls lived on the isles catching, salting, and shipping, cod back to England in wooden barrels on wooded sailing ships. A hard life, many fisherman died on these islands and surrounding waters and when Reverend Tuck then died in 1773 the isles were abandoned for easier living on the mainland. The shallow grave of the Reverend sits at the foot of the obelisk, its inscription mostly faded with the ages, along with other history of these islands.

In the mid-to-late 1800's the fisherman, and prosperity, returned to the isles, along with a new tender to the flock, the Rev. Beede. While tendering to the souls of this new crop of fishermen, Rev. Beede also had to battle with the Scarlet Fever pandemic, and the onset of the Civil War. Unfortunately Scarlet Fever took the lives of Rev. Beede's three little girls, Jessie, 2, Minnie, 4, and Mitty, 7, whose graves stand testament in a remote section of Star Island, with Rev. Beede leaving the isles shortly thereafter. A few years later a double axe murder on the isles completed the 2nd exodus back to the safety of the mainland.

But then tourism and new money entered the islands from Boston, and NYC, and beyond and the past became a footnote to the tourists, and the hotdogs, and the comfy rocking chairs. However, the darkness of the past remains. ●



August 2021 News



Divorce for Those Over 50

The biggest difference in a divorce later in life, say after 50, is the squeezed time frame to recover financially. A divorce means dividing assets with your spouse. Current market value is not the exclusive consideration of an asset. Assets will change in value down the road.

One decision is who will be awarded the marital residence. Age triggers eligibility for tax exemptions and waivers for real estate tax. A reverse mortgage, which can offer a potential stream of income, is an option beginning at age 62. Deductions for mortgage interest can be important in later years. Owning a house means access to equity if you choose to downsize.

Retirement presents another set of challenges that will require the careful attention of your attorney when the final divorce paperwork is being prepared. A separate court order, a Qualified Domestic Relations Order, may be necessary to cover the division of retirement benefits.

A small sample of the details your attorney should find the answers to are:

- whether you are eligible to receive distributions and still avoid tax penalties;
- whether you're entitled to any contributions made to your spouse's retirement plan(s) after the divorce; and
- whether you can get survivor benefits if your spouse dies after the divorce.

Social security comes into play as well and involves various factors: age, length of marriage, and number of years divorced, among others. These can all determine what you are entitled to as far as your spouse's social security benefits. Social security benefits are not assets that a divorce court can divide, but you need to be aware of the regulations to maximize your post-divorce income.

Divorce is unpleasant at any age, but its effects may be more far-reaching later in life. •



When Cows Went Counterculture



The most-talked-about music festival in U.S. history is Woodstock, which took place from August 15–18, 1969, in Bethel, New York — not the town of Woodstock.

Arrangements in Woodstock fell through a month before the festival's scheduled opening. Max Yasgur, a politically conservative dairy farmer who owned a 600-acre property in Bethel, offered to lease a portion of his farm for \$50,000 to take a stand for freedom of expression. Offer accepted; attendees regarded him as a hero.

Organizers envisioned a festival of paying concertgoers. However, the compressed timeframe for event setup led to fencing and ticket booths getting short shrift. Over 400,000 attendees descended upon the festival, which became free by default.

For many arrivals, some of whom walked 20 miles to bypass nightmarish traffic, the camaraderie of a shared experience trumped the shortage of concession stands, portable toilets, and organization. Yasgur's cows mingled with the crowd, too, as grazing areas overlapped some of the campsites.

Although drug and alcohol use were pervasive, one chief of police from a neighboring community described the crowd as "the most courteous, considerate, and well-behaved group of kids" he had ever been around.

The most confrontational episode may have been political activist Abbie Hoffman interrupting the Who's set and ranting on the mic. The Who's Pete Townshend reportedly smacked Hoffman off the stage with his guitar and hurled a few F-bombs his way.

Jimi Hendrix, a one-year army veteran — it was either two years of prison or enlist — closed the show at nine o'clock Monday morning in front of a thinned-out crowd. The set included his controversial, iconic rendition of "The Star-Spangled Banner," a fitting caper to a history-making counterculture weekend. •

Auto Accidents and Traumatic Brain Injuries

According to the Centers for Disease Control, auto accidents are the third-leading cause of traumatic brain injuries (TBIs) in the United States (falls rank #1). TBIs can range from mild concussions that clear up relatively quickly, to permanently disabling injuries and/or premature death.

Direct blows to the head (e.g., windshield, steering wheel, other wreckage) and whiplash—a sudden back-and-forth jerking of the neck and head—cause the brain to slam against the hard interior of the skull, leading to TBIs. TBIs can also result from objects that penetrate the skull.

As if trauma to the brain wasn't enough, there may also be bleeding and swelling, which could necessitate surgery. Nerve damage is another common byproduct of TBIs.

The brain has four lobes: frontal, temporal, parietal, and occipital. Each is associated with different brain functions. The nature of a TBI may vary from person to person, depending on which lobe(s) was injured. TBIs can result in impaired motor skills and reasoning; diminished ability to process sensory information; memory loss; changes in personality; and compromised language skills and speech perception, among other conditions.

Reduce your risk of incurring an auto accident-related TBI:

- Always wear your seatbelt.
- Make sure your young child is properly secured in a child-safety seat.
- Never drive under the influence of alcohol or drugs (legal or illegal).
- Do not text and drive.

If you suffer a TBI due to another driver's negligence, contact an auto accident attorney to protect your rights. An attorney can also determine if other factors, such as an automotive defect, played a role in your injury. •

What should you do if an officer suspects you of Driving Under the Influence?



If you get pulled over for DWI (DUI), do not do field sobriety tests. Any pre-arrest tests you may be asked to take are not mandatory. You will not lose your license for refusing any such tests. The requirement to take a field sobriety or blood alcohol test only applies after you are arrested. If you refuse at that time, the State will seek to suspend your license. You are also not required to answer any questions regarding your activities. Prior to arrest, a driver is only required to provide license and registration.

In asking questions and requesting field sobriety or other testing, an officer is gathering information to determine if there is probable cause for an arrest. By answering questions or performing tests, you are assisting the officer in developing probable cause. It would be difficult for an officer to gather sufficient evidence for an arrest if the only observations that officer had were of you sitting in the vehicle.

Often the officer will ask the operator to step out of the vehicle. Unless you are going to be placed into custody an officer cannot order you out of the vehicle: that is merely a request. (Custody usually, but not always, leads to an arrest). If you are ordered out of the vehicle, comply with the officer's order. The time to challenge the officer's decision to place you in custody is not as it is happening. A failure to comply can lead to additional charges. If the officer has not developed probable cause to arrest you, a motion to dismiss those charges can be filed. •



August 2021 Notable Dates

Aug 1

National Mountain Climbing Day

Aug. 4

Chocolate Chip Cookie Day

Aug. 6

Fresh Breath Day

Aug. 10

Lazy Day

Aug. 13

Friday the 13th

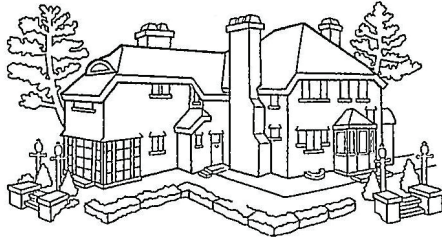
Aug. 21

Honey Bee Awareness Day

Aug. 28

Race Your Mouse Day

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Protect Your Family, Protect Your Rights



The dark
past of the
Isles of Shoals

SEE PAGE ONE

This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

How To Avoid the Repo Man

You can't make your car payments. Maybe you've been laid off from your job or have incurred excessive medical bills. Whatever the reason, thoughts have crept into your mind of the repo man whisking your car away in the middle of the night. How do you avoid this scenario?

Try calling your lender. Some people think that's the last thing you'd want to do but the lender just wants his money, and you as a repeat customer and will most likely do what they can to work with you. They will want to know why you cannot pay, as well as specific details on your financial situation, in order to know best how to help you.

Once incorporating your credit score, payment history, and reasons you cannot pay, among other factors, the lender may defer your payment for a period of time. They might offer to refinance your loan at a lower rate. Perhaps a higher-interest loan spread out over a longer period of time—lowering your monthly payment—will ease your financial crunch.

Another option is to sell the car, pay off the loan, and then purchase a more affordable car.

The worst-case scenario is repossession of your car. In this circumstance, you're without a car, you still owe money on the car, and your credit is trashed. The amount of money still owed is the difference between the selling price of the car at auction and the amount still left on the loan. Oh yeah, you have to pay for the privilege of having your car towed away and auctioned off, too.

If you find yourself under financial duress, don't panic. There are options at your disposal. ●

