



## Seufert Law Offices, PA

*We'll Get You Through It*

### From the Captain's Log Back to the Desert



This winter's US Convention of Trial Lawyers was back in the southwest, this time in Phoenix, AZ. They pick southern climes for the winter conventions so in the afternoon, once the day's business meetings are concluded, one can enjoy the outdoors. Similar to the region of last year's winter convention in Palm Springs, CA, the arid desert of Phoenix, AZ, sitting within its own mountain range, offers wonderful hiking opportunities. While both areas are arid and mountainous, there are distinct differences between the two. Phoenix has larger Saguaro cactus, the type most associate with the old wild wild west; Palm Springs has smaller barrel cacti and brush. Phoenix feels slightly more "dry heat" – when it is 70° during the day it only feels like 50° so you need long sleeves or a sweater, at night when it is 40° it feels like

20° and you need a winter coat. Phoenix is also a major city with a 5 million population, and growing. It has expanded, and continues to expand, into Scottsdale to the northeast and Mesa to the south. I asked a local how they generate all their electricity needs and was told nuclear power plants, maybe I won't be moving to Phoenix soon. I also asked about the water shortages we hear about throughout the entire southwest and was told that you need to be conscience of this and not have large grassy yards, or swimming pools. The JW Marriott where the convention was held had 3 swimming pools, a lazy river, golf course etc. so not sure they got that memo.

Having learnt from last winter's dehydration event, I packed plenty of water for this year's hikes. We did a 3-hour hike the 1st day and a shorter 1.5 hour hike the 2nd. Both were stunning, but rugged going. Those younger than me in the group raced to the top but I have learnt that it is more about the journey, and enjoying the scenery along the way, than being the 1st to summit the mountain – or at least that is my excuse for always being last. Fortunately they still waited for the old man. ●

### March 2023 News





# I lost my job months ago. Bills are mounting. I can't catch up.

Most people heading into bankruptcy have just been dealt a bad hand. Loss of a job due to downsizing, medical conditions and bills that go with that, etc. To determine if bankruptcy will help you, your attorney will need to review your financial information and your situation.

Chapter 7 is the most common form of bankruptcy. Individuals who are unable to pay their bills and need a “fresh start” can benefit from Chapter 7. In most cases you do not have to go to court. However, you may be required to attend a short hearing, where your petition will be reviewed and you may be asked a few questions by the appointed “trustee”. Since COVID these hearings are all telephonic, and it looks like that will continue into the future as most are pretty much a Ho-Hum affair with not much drama. Over your head, can't pay the bills, join the crowd. Depending on your situation, most Chapter 7 cases take about 3-4 months from start to finish. In most cases, you get to elect what property you wish to keep, including your home and cars, or chose to walk away from.

Depending on how behind in payments you are, and for what reason, you may not be ready yet for Bankruptcy. Have you called your bank or finance company on the cars and house to arrange new payment arrangements, some banks are amenable to working with you to get over a hump in your finances? They might offer to refinance your loan or spread out over a longer period of time—lowering your monthly payments—and ease your financial crunch.

Have you tried cutting back on the guilty pleasures, All-Sports channels on the TV, expensive dinners out, paying your kid's college expenses?

Never borrow, or cash in, on your IRA's, 401-k, or other retirement savings to pay bills, as you will need this money in your retirement. Those assets are protected under Federal Law from bill collectors and liens, don't let them bully or fool you into tapping into your retirement's safety net. Bottom line, financial hardships happen. Take the necessary steps to find out what your options and speak to a qualified attorney before making any rash decisions. ●





# Wrong-way Accidents: Infrequent but Lethal

March 2023 Notable Dates

**March 2**  
Dr. Seuss's birthday

**March 7**  
National Cereal Day

**March 12**  
Daylight saving time begins

**March 17**  
St. Patrick's Day

**March 20**  
First day of spring

**March 25**  
Tolkien Reading Day

**March 27**  
World Theatre Day

According to the National Transportation Safety Board (NTSB), over 350 highway deaths each year are attributable to wrong-way driving incidents, with the vast majority of them due to head-on collisions at high speeds. One percent of conventional auto crashes involve fatalities; the figure skyrockets to 22% for wrong-way collisions.

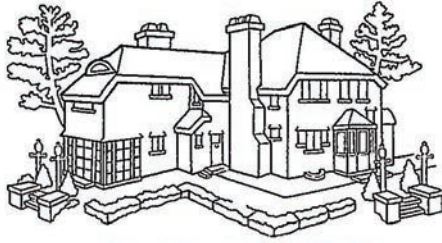
A recent report issued by the NTSB stated that over half of wrong-way incidents involved alcohol-impaired drivers, with over 60 percent of them having blood-alcohol readings of .15 or higher—nearly double the legal limit. Fifteen percent of wrong-way collisions are initiated by drivers age 70 or above. Confusion and impaired vision are factors in these crashes.

Many wrong-way collisions begin with a driver mistakenly entering a highway from an exit ramp; others originate with people who realize they have missed their exit, so they make a U-turn and head the wrong way back to the exit. Nearly 80 percent of wrong-way crashes occur between 6 p.m. and 6 a.m.

Research has shown that road configurations sometimes play a role in driver confusion. Entrance and exit ramps that are side by side sometimes compound disorientation. Exit ramps on the left-hand side of a highway seem to exacerbate these situations as well. Some states are enlarging warning signs and placing them closer to eye level, which is yielding positive results.

If you have been the victim of a wrong-way crash, contact an experienced attorney to protect your rights. •

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*Protect Your Family, Protect Your Rights*



Back to the  
Desert

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.

# Wind Hazards While Driving Aren't Overblown

According to the Federal Highway Administration, unfavorable weather conditions are a contributing factor in over 20% of U.S. vehicular accidents — and that includes wind, which is often overlooked.

March and April can be two of the windiest months of the year, due to still-frigid northern air masses clashing with ever-warming southern air masses. But strong winds can crop up throughout the year. Cars buffeted by forceful winds can make it a chore for drivers to stay in their lane. Dirt, dust, or snow may be blown into the air, reducing visibility. Objects might be whipped onto the road, which can lead to swerving, loss of vehicle control, or entering the path of another driver. Wind-driven projectiles might shatter a windshield — a potential emergency.

Box trucks and tractor-trailers are another matter. The Federal Motor Carrier Safety Administration states that winds (gusts or sustained) of 25+ mph can have a detrimental impact on driver control; a truck's large side surface area gives wind some good leverage. Trucks might sway, which could shift the weight of incorrectly loaded cargo and create a hazardous situation, or even tip over. Sudden braking due to control issues may lead to underride accidents or jackknifing. Open loads sometimes fall onto the roadway, jeopardizing others.

Good counters to windy conditions include lowering your speed, maintaining a safe distance from the vehicle in front of you, and checking the weather forecast before departing.

Drivers are ultimately responsible for their actions, including taking weather conditions into account. If you are injured due to the negligence of another driver, contact our office to protect your rights. ●

