



LAW OFFICE OF WILLIAM J. LUSE

AFFORDABLE AND AGGRESSIVE REPRESENTATION

AUTO ACCIDENTS • EMPLOYMENT LAW • CRIMINAL DEFENSE

The Road to Justice Starts Here

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This Could Well Be the Single Most Important Type of Auto Insurance You Carry *(And You Probably Don't Have Nearly Enough of It)*



We regularly meet with potential clients who have been seriously injured in a car wreck. Their stories of how the accident unfolded and the injuries they sustained can be truly heartbreaking, especially when the driver who hit them has little or no insurance.

When this is the case, one of the first questions we ask is, "What does your own auto insurance look like? Are you fully insured?" Invariably, their response is, "Yes, I'm fully covered."

The reality, though, is usually quite different, since the vast majority of accident victims (and most drivers for that matter) don't have nearly enough of what is known as Uninsured or Underinsured Motorist Coverage (UM/UIM).

Unlike liability coverage, which insures you if you injure someone else in an accident, UM/UIM coverage protects you in the event that the person who hit and injured you has little or no insurance.

Problem is, since so many drivers carry the bare minimum in liability coverage or don't have any insurance at all, you're left in a disastrous situation if you are hit by one of them and you or your passengers suffer serious injuries. Any sort of a hospital stay, surgeries or ongoing medical care can easily run into the hundreds of thousands of dollars.

Here's the real kicker—UM/UIM coverage is actually very inexpensive. In fact, a \$1,000,000 UM/UIM policy usually isn't that much more per month than a \$25,000 policy. So, do what you can to protect yourself and your family—make sure you are carrying a high amount of UM/UIM coverage on your policy.

If you have any questions about your auto insurance and the coverage you have in place, please don't hesitate to call our office. •

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Safety Alert!

Bean Bag Chairs Recalled

The U.S. Consumer Product Safety Commission (CPSC) and Comfort Research have announced a recall of approximately 125,000 bean bag chairs due to the risk that zippers on the chairs can be opened by children who can then crawl inside, become entrapped and suffocate or choke on the bean bag chair's foam beads.

According to the CPSC, the recalled bean bag chairs were sold at Burlington Coat Factory, Kroger, Meijer and other retail stores nationwide and online

at Amazon, Bean Bag Company, Groupon, Kohl's, Target, Toys“R”Us, Walmart, Wayfair and other online retailers between January 2010 and October 2013 for between \$30 and \$40.

Consumers are advised to immediately take the recalled chairs from children and check for zippers on the chairs that can be opened.

Consumers can contact Comfort Research toll-free at (844) 578-8933 from 9 a.m. to 5 p.m. ET Monday through Friday, or online at www.comfortresearch.com and click on the Product Recall link for more information and instructions to permanently disable the zipper. •

More Adults Contracting “Kids’ Diseases”

In December it was reported that Angelina Jolie had come down with chickenpox, and around that same time there was an outbreak of mumps among a couple dozen National Hockey players and referees, leaving many to wonder, “What the heck is going on...aren’t those kids’ diseases?”

Experts indicate that there are two main factors leading to the resurgence of certain childhood diseases among adults:

- First, in some parts of the United States, child vaccination rates have declined, leaving everyone (including adults) more susceptible to diseases like chickenpox, mumps, whooping cough and measles.
- In addition, doctors say that even if you were immunized as a child, the antibodies you received can begin to fade over time or disappear completely, leaving you with little or no immunity.

The overall effectiveness of vaccines in America is dependent on something known as “herd immunity,” which basically means that if enough people get vaccinated, even those who don’t will benefit.

But with vaccination rates dropping (partly due to a strong anti-vaccine lobby led by parents who fear the safety and effectiveness of vaccines), some nasty childhood diseases are making a comeback:

- According to the Centers for Disease Control and Prevention (CDC), 2014 saw a 30 percent increase in whooping cough cases compared to 2013 and the most cases in six decades.
- The number of mumps cases jumped dramatically in 2014.
- And, in 2014, the U.S. also experienced its worst measles outbreak in 20 years.

So, what’s the best way to protect yourself? Talk with your doctor, ask about the vaccinations recommended for adults, and then follow your doctor’s advice. •



The Mighty (and Misunderstood) Hippo

The mighty hippopotamus, weighing in at up to 8,000 pounds and spanning up to 16.5 feet head to tail, is often thought of as just a rotund, slow-moving and docile animal.

A closer look reveals an entirely different story. Well, except for the rotund part...they are definitely plump!



Turns out that the hippo (whose full name is from the Greek term meaning “river horse”) is actually quite graceful and moves easily in the water, though they can’t really swim. They more or less push off of the bottom with their slightly webbed feet to move about in the water.

After spending up to 16 hours in rivers or lakes, hippos emerge at night and travel up to six miles on land to graze, consuming as much as 80 pounds of grass. Amazingly, once on land, hippos can run as fast as humans for short distances, especially if they are warding off a threat.

And while hippos, which are found mainly in central and southern sub-Saharan Africa, may look cute and innocent, they tend to be aggressive, have a bad temper and are among the most dangerous of all mammals. **As many as 2,900 people are killed each year by hippos, according to some estimates.**

One interesting side note: There’s a myth that hippos sweat blood, since they secrete an oily-red substance from their pores. Turns out that the “blood sweat” is a sort of a natural moisturizer and sunscreen for the hippos, and it may also protect them from germs since even large cuts on hippos don’t get infected. ●

February Important Dates

February 1
Super Bowl

February 2
Groundhog Day

February 14
Valentine’s Day

February 16
Presidents’ Day

February 17
Mardi Gras

February 18
Ash Wednesday

The Everlasting Lightning Storm

With a near-constant light show that is as beautiful as it is baffling, western Venezuela is home to one of the most unique weather phenomena in the world—the Catatumbo lightning.

In this remote area, at the point where the mouth of the Catatumbo River empties into Lake Maracaibo, an amazing lightning storm rages for around 260 days a year and up to 10 hours per night.

The storm delivers an average of 28 bolts per minute and sometimes up to 3,600 strikes an hour (which is about one strike per second!)—the most concentrated lightning on Earth.

Scientists and researchers are unsure about what exactly causes such prolific lightning, especially in such a localized area. During the 1960s, there was the belief that uranium located in the bedrock of the lake’s basin might be the primary culprit for the strikes.

More recently, greater attention has been paid to the Catatumbo region’s geography as a possible cause of the constant lightning: the area is surrounded by mountains that form a V-shape helping to funnel in warm trade winds off the Caribbean. When those warm winds collide with the cold air coming off of the Andes Mountains (and add in the copious amounts of moisture evaporating off the lake), you’ve got the perfect setup for thunderstorms.

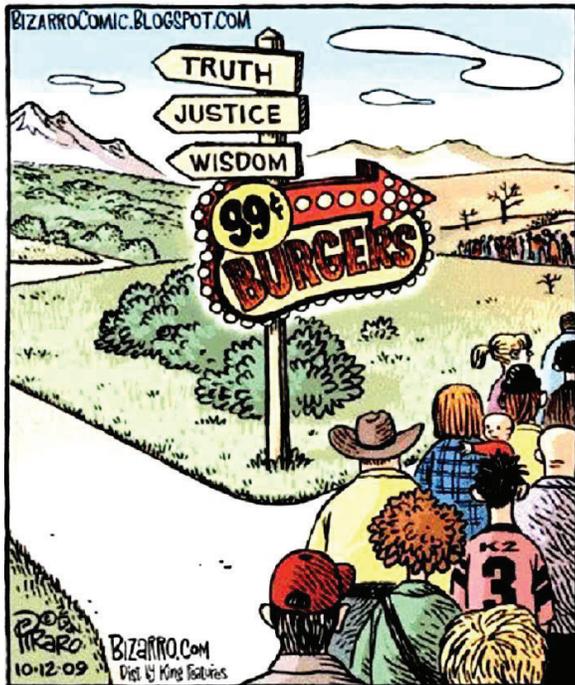
While the Catatumbo lightning can be seen from over 200 miles away, don’t expect to get too close of a look. The storm occurs in a lawless, dangerous region near the Colombian border, and, in fact, the U.S. State Department advises against traveling in that part of Venezuela. ●



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Children and Motor Vehicle Accidents

According to the Centers for Disease Control and Prevention (CDC), nearly 150 children between ages 0 and 19 are treated **every hour** in emergency departments for injuries sustained in motor vehicle crashes and **more children ages 5 to 19 die from crash-related injuries than from any other type of injury.**

One of the best ways to help keep your children safe in vehicles is to know and understand the appropriate age, height and weight limits for car seats, booster seats and seat belt use:

Birth up to Age 2 – For the best possible protection, infants and children should be buckled in a rear-facing car seat, in the back seat, until age 2 or when they reach the upper weight or height limit of their seat.

Age 2 up to at least Age 5 – When children outgrow their rear-facing seat they should be buckled in a forward-facing car seat, in the back seat, until at least age 5 or when they reach the upper weight or height limit of their seat.

Age 5 up until seat belts fit properly – Once children outgrow their forward-facing seat they should be buckled in a belt positioning booster seats until seat belts fit properly. Seat belts fit properly when the lap belt lays across the upper thighs (not the stomach) and the shoulder belt lays across the chest (not the neck).

Back Seat is Safest. All children aged 12 and under should be properly buckled in the back seat. Airbags can kill young children riding in the front seat. Never place a rear-facing car seat in front of an air bag. Buckle children in the middle of the back seat when possible, because it is the safest spot in the vehicle. ●