



# 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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## Insurance Adjusters: Not Your Buddy; Not Your Friend

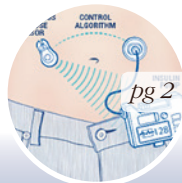
One of the tactics insurance companies use to minimize, under-value or deny your accident claim is to have their adjusters become friendly and chatty with you. They'll try to talk with you about your family, where you grew up, your favorite sports teams, family pets, etc. all in an effort to throw you off guard while they gather information from you that could damage your claim.

Insurance adjusters are trained to find any information about your life and previous injuries that could be used to lower the amount of compensation you'll receive from the insurance company. It could be something as simple as you talking about an old sports injury. A casual, off-handed comment you make might compromise the damages you receive on your claim for injuring your knee in a recent auto accident since the insurance company could argue that your previous sports injury needs to be considered when assessing the amount of compensation you might receive.

If you have a personal injury claim in place, please remember this: it's in your best interest to say as little as possible to any insurance adjuster. Their job is to under-cut your claim, pure and simple. They are **not** your friend.

A successful settlement of your accident case depends on many factors, but knowing how to deal with the tricks of insurance adjusters will put you ahead of the game. It comes down to this: the less said the better, especially when you're dealing with an insurance adjuster. •

April 2015 News



# A New Tool to Combat the Effects Of Diabetes?

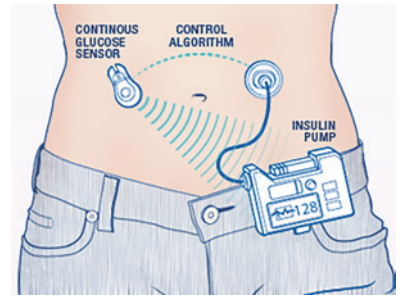
For people who have type 1 diabetes, the pancreas doesn't produce insulin, a hormone that helps the body convert sugar (glucose) into energy. When the body lacks it, blood-sugar levels elevate and can lead to heart disease and a host of other health issues.

Type 1 diabetics currently need to inject themselves with insulin several times a day or utilize a pump attached to a narrow tube that penetrates the surface of the skin, providing a steady, low flow of insulin. The patient must vigilantly monitor their blood-sugar levels throughout the day and deliver more insulin as needed to prevent high blood-sugar levels, such as at mealtime.

One particular hazard for type 1 diabetics is too much insulin in the body overnight, when blood-sugar levels naturally decrease. Too much insulin in the body can result in seizures, falling into a coma, and even death.

However, an artificial pancreas that utilizes "smart pump" technology may be on the horizon. The system includes an insulin pump, software, and sensors that track blood-sugar levels and can shut off automatically when levels dip too low (hypoglycemia). In a recent study published in the *New England Journal of Medicine* that involved 247 test subjects over a three-month span, hypoglycemic events were reduced by 32 percent, and duration and severity by 38 percent.

The system is being reviewed by the U.S. Food and Drug Administration. If/when approved, the next step would be to develop an artificial pancreas that can monitor and react immediately to low and high blood-sugar levels, releasing insulin or shutting it off as needed. •



## TV Tip-Overs... *Dangerous and All Too Common*

Alarming reports of children being killed or injured by television tip-overs are headlining newscasts with ever-increasing frequency. According to Safe Kids Worldwide, a child dies from a TV tip-over every three weeks in the United States, and another 13,000 are injured each year—a rise of 31 percent over the last 10 years. Children ages 5 and younger account for over 70 percent of tip-over injuries, and over 90 percent of injuries requiring hospitalization.

Tip-overs are commonly caused by a dangerous combination of factors: TVs that are not secured to a wall and inquisitive or rambunctious children. Newer flat-screen TVs may be lighter than the older cathode ray tube TVs, but are more unstable and still pack enough weight to cause serious harm when they are toppled and fall on children.

TVs of any kind placed on top of high furniture pose hazards as well. Children often climb up dressers, chests of drawers, and other furniture, and use open drawers as rungs. Uneven weight distribution leads to tip-overs. Keep toys, video games, and the remote away from the TV...anything that grabs a child's attention and prompts them to reach and climb.

Safe Kids Worldwide recommends that all televisions, bookcases, shelving, and other heavy furniture be anchored to the wall whenever possible. Televisions should be placed in lower, more stable positions as well. •





# The Mighty Sequoia

The rugged mountains of the Sierra Nevada provide refuge to the Earth's largest living creature: the giant sequoia. These trees invoke wonder and awe in anyone fortunate enough to behold them, attaining heights of greater than 250 feet and trunk diameters of 30 feet.



Sequoias can live for thousands of years, with the oldest recorded tree age exceeding 3,500 years—think prior to the days of Moses...now that's old. Their stoutness can be attributed to their heartwood and bark (sometimes two feet thick), which are infused with tannic acid and other chemicals that guard against fungal rot and other diseases. Wood-boring beetles are of no consequence; their girth renders the wind a moot point; even lightning, though it can cause damage, will generally not kill a sequoia.

Giant sequoias are also flame resistant and in fact are aided greatly by ground fires. Fires clear out competitors, enabling sequoia seeds to take root. The rising heat from fire dries out the cones of the sequoia, releasing seeds by the millions. Sunlight and ash serve as a rich nutrient base, giving new sequoias the start in life they need.

Many sequoias were chopped down in the late 19th and early 20th centuries, but their abundant wood did not provide the value that loggers sought. Not long after, someone came up with the following equation: awesome visual + tourists = money.

Though other countries have adopted giant sequoia trees, the 77 groves in the Sierra Nevada Mountains covering an area of 48,000 acres are the only place these giants are native to and where they reproduce naturally. If you're in that neck of the woods, check them out. You can't miss them! •

## DUI cases – *The police report is key*

If you are arrested for DUI, you will likely want to see the police version of events. You may have to wait a bit, however, as the police report won't be available in most states until your arraignment. And upon review, you may not believe it's referring to you.

The police report is a crucial document that possesses the crux of the case against you—namely the account of the incident and all the evidence piled high or low—and can determine if fighting the charge is worthwhile.

It will typically contain a checklist for the field sobriety test which consists of three standard tests, a printout of the breath machine result, a lab report showing the blood or urine test results – and a written version of events from the police officer(s) at the scene.

This written narrative is sometimes a bone of contention. Some police officers fail to treat each DUI as a separate event. They may “cut and paste” text from previous reports and fall into certain patterns of report writing. Descriptive terms such as glazed, fumbling, staggering, reeking, slurred, and disheveled may be peppered throughout their accounts on a routine basis, whether accurate or not.

The police report will be the template of how the police officer will testify against you in court. The officer will use the report to “refresh his/her recollection,” as these types of cases may seem a blur to them after a while. They likely won't remember your particular incident and will “stick to the script” to prevent their testimony from being discredited.

Police officers are human. They occasionally make mistakes and can sometimes be sloppy. An experienced DUI attorney can help you safeguard your rights. •





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Insurance Adjusters:  
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pg 1

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.

## Don't Delay Filing A Personal Injury Claim



As you may or may not know, each state has a statute of limitations that gives you a certain amount of time to file a personal injury claim after you've been injured. Problem is, most folks don't know how long they have to file, or others figure that they can just wait until right before the deadline. That can be a terrible mistake.

Here's why: Let's say another driver rear ends you while you are at a red light and leaves your child, who was sitting in the back seat, with a severe brain injury. As he lingers in a coma, you and the rest of the family wait by his hospital bed hoping for the best.

Meanwhile, medical bills are piling up, memories of the accident are fading, evidence can be compromised, and the statute of limitations is ticking away. If you wait too long to file an injury claim, a jury may even wonder why, which can influence the amount of damages they're willing to award you.

Granted, dealing with a terrible injury to a loved one is a very stressful time for any family, but someone needs to begin the process of contacting an experienced auto accident attorney to recover damages.

In the midst of serious injury, there's no way to adequately predict the length of treatment and other medical costs during the recovery period. The sooner you connect with a personal injury attorney, the better chance you have to recover damages. Waiting too long to file may result in your settlement being reduced or denied outright. ●