



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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Paying for a Totaled Car



If you ever experience the misfortune of being involved in a car accident, your auto insurance company may determine that your car has been “totaled” — the cost of repairs exceeds a certain threshold of what your car’s fair market value (FMV) was prior to the accident. This point of no return differs from company to company, but a typical benchmark is 80 percent. If your car’s FMV is \$10,000 and your repairs are under \$8,000, the insurance company will pay for repairs. If repairs amount to \$8,000 or more, your car will be deemed totaled and you will be issued a check for the FMV of your car.

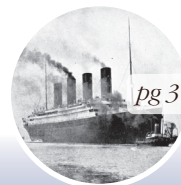
Hopefully the check you receive will equal or exceed the amount you may possibly owe to any money-lending institution. However, certain circumstances may result in your check being for less than that amount. In this scenario, guess who’s legally obligated to pay the difference—you are. If you have gap insurance (which covers the “gap” between what you receive and what you owe), problem solved. But that’s a preventive measure, not a post-accident solution.

Most insurance companies are willing to negotiate the amount of compensation you’ll receive for your totaled vehicle. Do your homework to make sure the FMV of your car as stated by the insurance company is accurate.

If another driver is at fault for the accident, you can file a third-party claim with the other driver’s insurance company to make up the difference on what you owe.

Your other option is to hire an experienced auto accident attorney. He/she can negotiate for you, file any claims, and guide you through the process to ease your burden and protect your rights. •

June 2015 News



Drive Safely, Grads!

Spring means high school and college graduation for many in our area. For some, celebrating includes drinking alcohol. (Of course the legal drinking age is 21, and violations can mean steep penalties.) But if you or a loved one chooses to drink, our law firm wants to make sure you stay safe by following a few tips:

1. If you're drinking, designate a 100-percent sober driver.

The only completely safe approach is for a designated driver not to drink at all. Even one drink can impair a driver.

It's illegal to drive with blood alcohol content (BAC) of 0.08 percent. For a 120-pound woman, just one small glass of wine can mean a BAC of 0.04, which can significantly affect driving. For a man of 180 pounds, just two beers can result in 0.04 BAC with similar results. Any amount of alcohol can be risky if not accompanied with food.

2. If you're drinking, consider a local driver or taxi service.

Using a local driver or taxi can be an enjoyable and reasonably priced way to ensure that everyone in your party has a safe and carefree night out.

3. If someone you know is drinking, do not let that person get behind the wheel. Offer to drive them or call a taxi or driver for them.

4. If you see an impaired driver on the road, contact law enforcement immediately. Your actions could save a life. Do not try to pass a drunk driver. Try to stay as far back from the driver as possible and call 911. Remember, buzzed driving is drunk driving.

Have a safe and happy graduation! •



Did You Know? New Blood Test May Detect Cancer Tumors

Recent studies in the United States and England have raised the exciting possibility that a simple blood test may revolutionize the detection and subsequent monitoring of solid tumor cancers. Up to this point, tumors in the organs of the body have required invasive (and often expensive) biopsies to determine if they are cancerous or not.

In addition to the life-saving value that comes with early detection of all cancers, a blood test for solid tumor cancers would have the potential to greatly reduce medical costs by reducing or eliminating the need for invasive biopsies, could help patients avoid additional surgeries and may enable doctors to better monitor patients' response and resistance to cancer therapies. •



We are Happy To Announce Our Paralegal Crystal Hansen!

Crystal grew up in the Chicago area but has lived in the Myrtle Beach area since 2009. Crystal is the proud mother of three beautiful children ages 12, 10 and 5. In her time off, Crystal enjoys reading a good book or taking her children to the movies. Crystal has enjoyed getting to know many of you in her short time with our firm and looks forward to meeting all of our past and current clients. •

June 2015 – Important Dates

June 1
Atlantic hurricane
season begins

June 14
Flag Day

June 21
Father's Day

June 21
Summer
begins



We Have Moved to a New Office Building

On June 1, 2015, we moved to our new office building
located at 917 Broadway Street in Myrtle Beach.
Please feel free to stop by and see our new office building.

The Legend Lives On

More than 1,500 people lost their lives in 1912 in the sinking of the RMS Titanic (including 26 honeymooning couples). It's a story/legend that won't let go, and countless other tidbits of information accompany it.

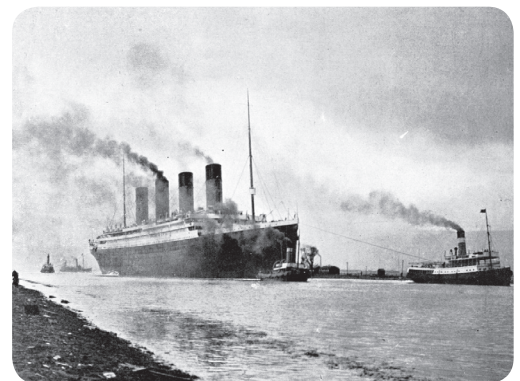
Speaking of "RMS," it stands for Royal Mail Steamer, which means the ship was certified to carry out postal duties. Hundreds of thousands of letters, packages, postcards, and business documents went down to the depths with the *Titanic*.

In addition to mail, a lot of "staples" went under as well. The *Titanic* began its journey with approximately 75,000 pounds of fresh meat on board, 7,500 pounds of ham and bacon, and 25,000 pounds of poultry. As far as alcohol—a key cruise component—over 16,000 bottles of beer (that would make that song *really* long) and roughly 1,500 bottles of wine were available for first-class passengers to wet their whistles.

Tragedy was linked to the *Titanic* prior to its maiden voyage. The construction of the ship—a 26-month project undertaken in Belfast, Northern Ireland—resulted in the deaths of two workers and injuries to 246 more.

Milton Hershey of chocolate renown was slated to be on the ill-fated Titanic trip, but was a no-show. Although his company's chocolate bar was first produced in 1900, the course of chocolate history may have been very different had he made the trip.

The last remaining survivor of the voyage, Millvina Dean, died on May 31, 2009, at the age of 97. She was only two months old when the tragedy occurred...thankfully too young to be haunted by memories of it. •



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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.

Once in a Blue Moon

The expression “once in a blue moon” is used to denote a long span of time between the occurrences of similar events; it has nothing to do with the color of the moon. But where did the term come from?

Normally, there is one full moon per month, meaning three per quarter. For hundreds of years across a wide swath of cultures, the full moon for each month has been given its own name. In the 1800s, the Farmer’s Almanac named the full moons, at least for our culture. For example, for the second quarter, April is “Pink,” May is “Flower,” and June is “Strawberry.” With months being various lengths, occasionally one quarter will garner an extra (fourth) full moon. The third of the four full moons is the de facto “Blue” moon.

However, in 1946, a misinterpretation of info brought about a distorted definition: When a month has two full moons, the second one is called the blue moon. Though inaccurate, it’s simpler, so of course it latched on.

Blue moons under the correct interpretation occur about once every three years (the next one is slated for July 31, 2015). And how often do you come across someone who knows this? Once in a blue moon, we’re guessing. •

