



LAW OFFICE OF WILLIAM J. LUSE

AFFORDABLE AND AGGRESSIVE REPRESENTATION

AUTO ACCIDENTS • EMPLOYMENT LAW • CRIMINAL DEFENSE

The Road to Justice Starts Here

(843) 839-4795 • www.GetLuseNow.com

Driving in Winter Weather



Avoid weather-related “situations” this winter with vehicle readiness and proper driving practices.

Make sure your washer fluid is topped off; you can use it up quickly over the winter. You might want to keep an extra bottle in the trunk, just in case. A new set of wiper blades can improve winter visibility.

Double-check your antifreeze/coolant to make sure it’s not low. Also, don’t wait too long before changing it. Coolant has additives that prevent boiling, freezing, and corrosion. If it’s too old, the additives will break down, reducing the coolant’s effectiveness.

Check your tire tread to make sure it’s up to the task. Place a penny headfirst into the tread. If you can see Honest Abe’s head, it’s time for new tires. Properly inflated tires help maintain optimum steering and stopping control. Consult your owner’s manual for the recommended psi.

Batteries should be tested prior to winter, especially if they’re more than 3 years old. Battery life can vary, based on conditions and usage, but don’t take chances.

If your car begins to fishtail on snow-covered roadways, don’t panic. Lay off the gas and steer in the direction you want the front wheels to go, whether it’s the front or back of the car that’s drifting. When braking on slick surfaces, gently pump standard brakes. Apply constant pressure with antilock (ABS) brakes...no pumping necessary.

Roads can freeze even if the atmospheric temperature is above freezing. Black ice may lurk in low-lying areas, shady patches, and on bridges. Slow down and increase your following distance on slippery roads; doubling it is a good rule of thumb.

May you reach all your destinations safely this winter! •

December 2017 News



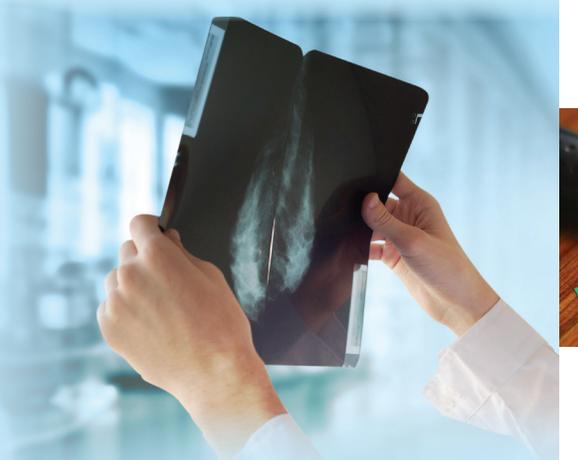
Obesity and Its Link to Breast Cancer

Experts have long known that obesity can elevate the risk of cancer, along with smoking, lack of exercise, poor diet, and excessive alcohol consumption. However, a recent study conducted by the Ohio State University Comprehensive Cancer Center zeroed in on one specific type of cancer: breast cancer.

The study consisted of 121 women with no history of breast cancer. Seventy were undergoing breast reduction, and the remaining 51 were identified as clinically obese. The study results revealed that obesity appears to alter the genes that are part of the body's inflammatory response, hereditary disorders, and other immunological diseases. Fat cells have been known to spark a chronic inflammatory response in the body, an environment in which cancer cells thrive. The body's inflammatory response is beneficial for wound healing, but prolonged inflammation is an invitation to trouble.

Three hundred eight genes were discovered that were connected to the body's obesity/inflammatory response. In obese women, 240 of these genes were more likely to undergo sporadic mutations with low gene expression. (Gene expression is the process that enables a cell to respond to its changing environment.) The other 68 genes were at a decreased risk of gene mutations and had high gene expression.

Eating a healthy diet, exercising, quitting smoking, moderating or eliminating alcohol intake, and in some cases taking baby aspirin are excellent practices to diminish the prospects of breast cancer. A baby aspirin, taken three times a week, has been found to reduce the overall risk of breast cancer by 16 percent, **but don't begin such a regimen without talking it over with your doctor.** •



Cell Phone Usage and Auto Accidents



Distracted driving has become a serious problem in this country. Driver distractions may be *visual*, taking your eyes off the road; *manual*, taking your hands off the wheel; or *cognitive*, taking your mind off driving. Cell phone usage is a major contributor to distracted driving. Texting has the dubious distinction of involving visual, manual, and cognitive distraction simultaneously.

If you are the victim of another driver's negligence, it may be necessary to file a personal injury claim against the at-fault driver to receive rightful compensation. It may seem a daunting task to prove that a driver was distracted by cell phone usage, but an experienced auto accident attorney can gather the following evidence to prove your case:

- **Witness testimony.** Witnesses to the accident may report that the driver was looking down when the accident occurred (due to texting) or that he/she was talking on a phone.
- **Video evidence.** Cameras are everywhere these days. Many traffic signals, street signs, store fronts, and trucks have them. An attorney can obtain access to potentially valuable evidence.
- **Cell phone records.** This one's a biggie. Cell phone records are admissible as evidence in the courtroom. If the records show the driver was using their phone at the time of the accident, your case is instantly bolstered.

An auto accident attorney can also glean important information from medical records, police reports, and accident reconstruction reports.

Driving is a major endeavor unto itself and deserves our full attention. Lives can be changed dramatically in an instant. If you've been injured by a distracted driver, contact an auto accident attorney to protect your rights. •

SSD: Difference Between Back Pay and Retroactive Pay



Once a person's Social Security disability (SSD) application has been approved, he/she may be eligible for back pay or retroactive pay. Knowing the "how much," "when," and "how many months" is important, as these benefits may total thousands of dollars.

Back pay. There is a five-month waiting period from your application date for SSD benefits, during which you are owed zero benefits. Once that waiting period expires, you are eligible to receive your SSD benefits. However, the Social Security Administration is a busy place and sometimes gets backlogged. If you only start receiving your benefits seven months after your application date, you are entitled to two months' back pay (seven months minus five-month waiting period). Back payments are payable for both SSD and SSI (Supplemental Security Income) claims.

Retroactive pay. Retroactive payment of SSD benefits is based on the alleged onset date of your disability (not your application date), up to the date of your application for SSD benefits, and includes a five-month waiting period. For example, if your disability began 12 months prior to your application date for SSD benefits, you would be eligible for seven months' retroactive pay (12 months minus five-month waiting period). Only SSD applicants are eligible for retroactive pay, and are generally limited to 12 months of payments prior to their application date.

Back payments and retroactive payments are typically doled out as lump-sum payments. There is no interest added on.

Applying for and receiving SSD benefits can sometimes be a challenge. Contact a Social Security disability attorney to protect your rights. •

December 2017 Important Dates

December 7
Pearl Harbor Remembrance

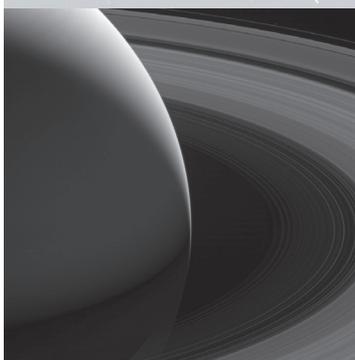
December 12
Hanukkah (Start)

December 20
Hanukkah (End)

December 21
Winter Solstice

December 25
Christmas Day

December 26
Kwanzaa (Start)



Parting Is Such Sweet Sorrow, Planetarily Speaking

In September, the Cassini spacecraft finished up a near 20-year stint of interplanetary travel and fact finding focused on the planet Saturn, along with its moons Titan and Enceladus, and mysterious rings. Its final demise consisted of a purposeful plunge into the planet's upper atmosphere, where it burned and disintegrated.

Credit: NASA/JPL-Caltech/Space Science Institute

The international team behind Cassini—NASA, the European Space Agency, and the Italian Space Agency—was saddened by its final blaze of glory, but excited about the wealth of scientific information it provided, including a last-minute transmission of groundbreaking data on the composition of Saturn's atmosphere.

Cassini observed jets of gas and icy particles shooting from Enceladus's south pole that hint at a subsurface ocean, possibly an oasis for life. It also kept tabs on Titan's atmosphere, which rains chemicals down upon the moon's methane and ethane oceans, creating a chemical concoction that may spur life. For these reasons, Cassini was sent into Saturn's atmosphere as its last act. Allowing it to orbit Saturn may have caused an eventual collision with one of these moons, contaminating it with earthly microbial life—which can survive deep space—potentially skewing future missions' findings.

Cassini was also able to monitor a monstrous nine-month meteorological event on Saturn. In addition, it chauffeured the European Space Agency's Huygens probe to Titan, the first touchdown of a spacecraft on a world beyond Mars.

Cassini laid the foundation for future Saturn missions and provided researchers with data and images to keep them busy for decades. Cassini may be gone, but it won't be forgotten...at least by astronomers. •

LAW OFFICE OF WILLIAM J. LUSE

AFFORDABLE AND AGGRESSIVE REPRESENTATION

917 Broadway Street • Myrtle Beach, SC 29577
www.GetLuseNow.com



Driving in
Winter Weather
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.

Holiday Wishes

At this very special time of year, all of us here would like to wish you and yours a holiday season filled with joy, peace and happiness. Cherish the time spent with family and friends as you create memories that will last a lifetime and may 2018 be your best year yet!

