

Volume 3, Issue 1
January 2012

"Your income is a direct result of how much you think you are worth."

Rem Jackson

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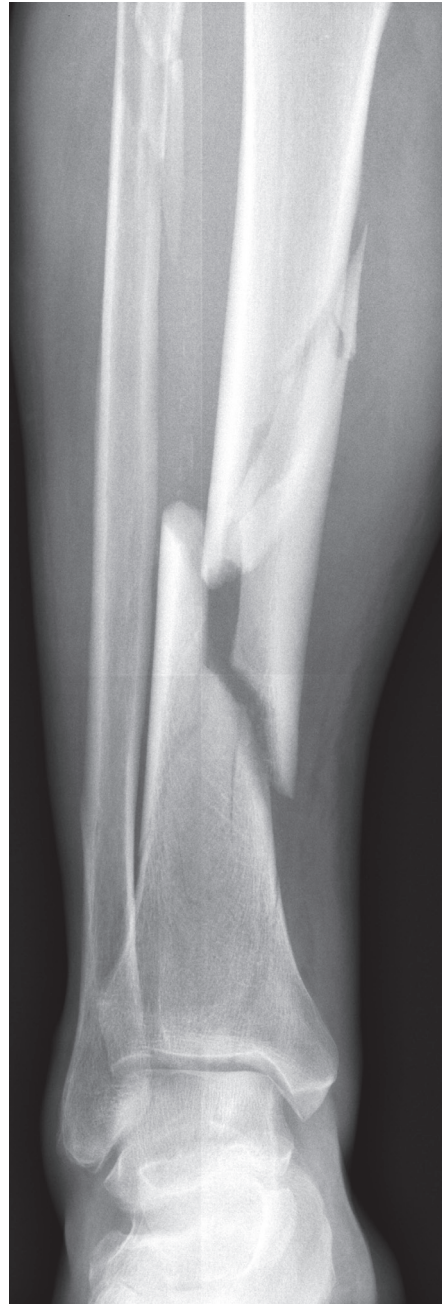
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LEG FRACTURES FROM CAR ACCIDENTS: what you need to know

While a broken leg can be a serious injury no matter how it occurs, leg fractures caused by car accidents often can be devastating and severe.

Because of the sheer force a car accident applies on the body, bones may not only fracture, but may even shatter. Worse yet, leg fractures from car accidents can sometimes break the skin, which opens up the possibility of infection.

Normally, a simple leg fracture requires nothing more than a cast to keep the area immobile while the bone heals. Unfortunately, the process for healing a leg that's been broken in a car accident is often much more complicated. Because of the variety of complications that come with these types of breaks – multiple fractures, open fractures, damaged tissue, nerve damage – the healing process is usually long and stressful. It's even worse if the fracture occurred near a joint, such as the ankle, knee or hip.



While a cast would be needed for a simple fracture, a complex fracture often requires screws and pins to hold the bones in place. That's if the bone is even salvageable. In some cases, the damage is so extensive that the bone has to be replaced with an artificial limb. The fact that we need our legs to move around throws an additional complication into the healing process. In many cases, the injured person is forced to keep weight off of the leg for several months to a year.

A complex leg fracture from a car accident can cause stress long after the bones heal, as well. In addition to months of what can be grueling physical therapy, people who have suffered these types of leg fractures are often plagued by chronic pain in the injured leg for years.

If you've suffered a broken leg or other serious injury in an accident, you should contact an experienced personal injury attorney to discuss your legal options. ■

A lobster when left high and dry among the rocks, has not instinct and energy enough to work his way back to the sea, but waits for the sea to come to him. If it does not come, he remains where he is and dies, although the slightest effort would enable him to reach the waves, which are perhaps within a yard of him. The world is full of human lobsters: Men stranded on the rocks of indecision and procrastination, who, instead of putting forth their own energies, are waiting for some grand billow of good fortune to set them afloat" – Dr. Orrison Swett Marden

creative new year's resolution ideas for 2012

It's that time of year again to make your New Year's resolutions! The most common New Year's resolutions involve getting out of debt and losing weight. While these are great goals for the upcoming year, the list of possible resolutions is endless. Below are some 2012 New Year's resolution ideas for you and your family.

- 1. Learn something new.** You are never too old or too young to learn a new skill. Consider learning a new language or becoming a computer expert. If you like taking pictures, take a photography class.
- 2. Eat healthier.** The good news is that small changes can lead to a healthier diet. For example, forgo the soda and choose water or 100% juice drinks. Limit your fast food meals and choose foods made with whole grain.
- 3. Establish a family ritual.** Eating dinner together regularly is a great habit to get into. Having "family day" once a week or month is also a nice ritual.
- 4. Reconnect with old friends.** With today's hectic schedules, it is easy to fall out of touch with friends. Make a point to call, email, text or write your friends on a regular basis. Just a note to say "hello" helps you stay connected.
- 5. Volunteer for a good cause.** Volunteering is a tremendous way to help your community and feel like you have contributed to something meaningful. Look into becoming a volunteer at a local church, charity, nursing home, children's organization or animal shelter.

Be realistic when setting your New Year's resolutions, but also challenge yourself. Let 2012 be a year of new beginnings! ■

SCREENING FOR high cholesterol in children

All children should be screened at least once for high cholesterol between the ages of 9 and 11 and again between ages 17 to 21, according to new recommendations sponsored by the National Heart, Lung and Blood Institute (NHLBI) and endorsed by the American Academy of Pediatrics.

While that may seem a bit surprising, many experts believe that early screening is the next key step in the battle against heart disease and strokes in adults. The prevailing notion is that both of those deadly conditions are simply the end result of a process that actually begins during childhood.

Previous guidelines, which were laid out in 1992, only called for screening in children if they had a family history of high cholesterol or heart disease. Since those parameters have proven ineffective, many feel the next best option is to screen all children as part of their regular check-up.

Even young children can show signs of a process called atherosclerosis, or hardening of the arteries. Eventually, atherosclerosis can lead to a high risk of suffering from heart disease or stroke as adults.

By beginning screening so young, pediatricians can better identify children who are on the path to an unhealthy life. If high cholesterol is found, doctors can suggest simple lifestyle changes to help slow down the process of atherosclerosis instead of prescribing medication.

Heart disease continues to be the number one killer of Americans, and strokes aren't far behind, ranking third. By beginning universal cholesterol screening in childhood, we can only hope that those rates will decline with time. ■

what does your car say about you?

MORE THAN YOU MIGHT THINK.

Did you know that most vehicles these days are equipped with event data recorders (EDRs), which are small devices that record important bits of data about a car at any given moment, such as its speed, whether the brakes are applied, or whether your seat belt is buckled?

The EDRs, which are currently installed in approximately 90 percent of cars, only record data for a few seconds at a time, but in the event of a crash, the device logs exactly what your car was doing in the crucial moments prior to the collision.

While some argue that EDRs enable safety researchers to get inside a crash and potentially improve aspects of the vehicle, like passenger restraint systems, others are concerned about what happens if the data from EDRs fall into the hands of others, like representatives from your insurance company.

That's exactly what many drivers are growing more wary of, since EDRs gather information that insur-

ance claims adjusters are looking for following an accident. In addition to the vehicle's speed, direction and brakes, the EDRs record the number of crash events that occurred and how far the acceleration pedal was compressed.

Officially, insurance companies can only access this data with the driver's consent or if required to do so by law, like in cases concerning vehicular manslaughter. In many states, though, insurance companies may have attained that consent from you when you accepted their policy and agreed to cooperate in insurance claims investigations.

As you would expect, the use of EDR data has become somewhat of a controversy, with many claiming if you drive lawfully, it shouldn't matter what the devices record or who has access to the data. There is plenty of opposition, however, from those claiming such access is a breach of their rights by insurance companies and/or the government. ■

"Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It's not just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others."

Marianne Williamson

recent recall

Build-A-Bear Workshop® is voluntarily recalling over 20,000 swimwear accessory sets due to a strangulation hazard posed by an inflatable inner tube. The inner tube is part of the three-piece Fruit Tutu Bikini swimwear set for teddy bears, which includes a two-piece fruit-print bikini. The inner tube is 9 inches in diameter and pink with white and yellow flowers printed on it. The model number of the swimwear set is 017220, which can be found on the price sticker on the "Build-A-Bear" cardboard tag.

Consumers should immediately stop using the inner tube and return it to any Build-A-Bear Workshop® store to receive a \$5 store coupon. If it is not possible to return the inner tube to a store, consumers may contact the company for information about how to receive a refund. ■



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For comments, questions and to update your information or remove yourself from our mailing list email us at info@sherylburke.com. We love to hear from you!

tips for using gift cards



If you happened to receive one of the most popular holiday gifts this season – a gift card – here are some tips to help you get the most out of your gift:

- ✓ Try to use it as soon as possible. It's far too easy to misplace a gift card or lose sight of it if it gets buried in your wallet or purse.
- ✓ Review the terms and conditions of your gift card to see if there are any fees associated with it.
- ✓ Remember that if you receive a gift card that is issued by one of the major credit card companies, you can use the card at any retailer that accepts their credit and debit cards.
- ✓ Don't blow your budget just because you are using a gift card. Many people end up spending far more than the value of the gift card when they use it.
- ✓ Be sure to write down the gift card number if it is from one of the major credit card companies since you may be able to get a replacement for a small fee if it is lost or stolen. Store gift cards usually can't be replaced since they are treated as cash.
- ✓ Hang on to your gift card even after you've used it just in case the retailer requires it for any returns you may have to make.
- ✓ If you have any problems with your gift card, you should contact the store or credit card company that issued it. If you still run into problems or can't get your issue resolved, contact the Federal Trade Commission at 877-FTC-HELP or our state attorney general. ■

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