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“The biggest adventure you will ever take is to live of your dreams.”

Oprah Winfrey

**Special points of interest:**

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**top causes** OF MOTORCYCLE ACCIDENTS

As the weather gets warmer, more and more motorcyclists undoubtedly will take to the road. But with the increase in riders, unfortunately, we’ll also see an increase in motorcycle accidents.

And even though motorcycle accidents don’t necessarily occur at a higher rate than other types of accidents, the consequences often are much worse since serious injuries or death are more likely to result from motorcycle wrecks. In fact, recent data indicate that per mile travelled, motorcycle accidents lead to 35 times more deaths than car accidents.

Being aware of the top causes of motorcycle accidents may help you reduce your risk of being involved in one. Here are some of the key factors that cause motorcycle accidents:

- Left-hand turns made by cars. This is the #1 reason for accidents between cars and motorcycles, accounting for over 40 percent of such collisions.
- Lane splitting by motorcycles. Because car drivers usually don’t anticipate a motorcycle driving between them and the vehicle next to them (and because of the tight



*Orientaly / Shutterstock.com*

spaces between vehicles), lane splitting is a common cause of accidents.

- Speeding and alcohol use by the motorcyclist. Speeding or alcohol use is a factor in nearly half of the accidents involving a single motorcycle.
- Road hazards. Because of their small size, small tires and instability issues, motorcycles are more susceptible to road hazards such as potholes, animals (dead or alive), uneven pavement, wet roads, etc.

The next time you or a loved one heads out on a motorcycle, please be aware of the common threats riders face and use extra precaution to help reduce your risk of being involved in an accident. ■

# important CONSUMER SAFETY UPDATE

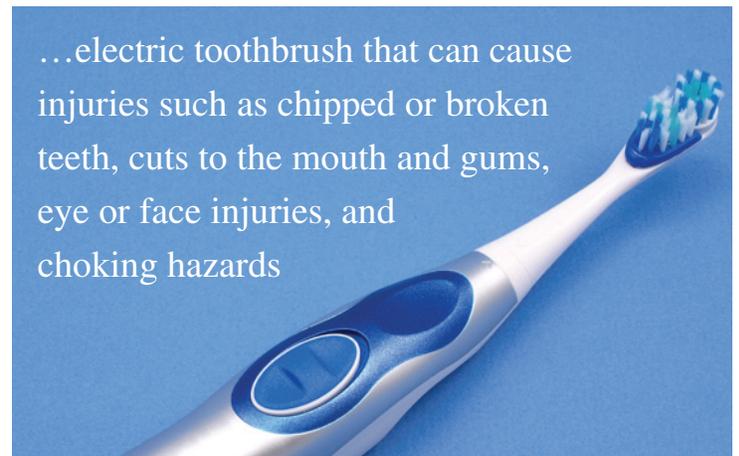
The U.S. Food and Drug Administration recently issued a warning about an electric toothbrush that can cause injuries such as chipped or broken teeth, cuts to the mouth and gums, eye or face injuries, and choking hazards, all because of the possibility of broken pieces flying off of the toothbrush when it is operated.

The toothbrush – the battery-powered Spinbrush toothbrush, sold by Arm & Hammer and Crest (prior to 2009) – was manufactured by Church & Dwight Co., Inc., and comes in both adult and children’s models, including: Spinbrush ProClean; Spinbrush ProClean Recharge; Spinbrush Pro Whitening; Spinbrush SONIC; Spinbrush SONIC Recharge; Spinbrush Swirl; Spinbrush Classic Clean, and Spinbrush for Kids. Each of the models has potential to cause injury, according to the FDA.

Parents, caregivers, and consumers are advised to inspect the Spinbrush for any loose or damaged brush bristles and to also check that the brush handle is tightly connected to the brush head. If there is damage to the brush head or bristles, or if they

are loose, the FDA says the Spinbrush should not be used and the issue should be reported to the manufacturer at 1-800-352-3384 or 1-800-561-0752.

In addition, any injuries or problems with the Spinbrush should be reported to the FDA by calling 1-800-332-1088 or by going to [www.fda.gov](http://www.fda.gov). ■



## TRYING TO GET AHEAD of dementia

Researchers have recently developed a chemical marker that binds to plaques and “tangles” in the brain. Plaques are abnormal accumulations of protein fragments that become hard and insoluble. “Tangles” are caused by a protein as well and can result in the collapse of microtubules that carry nutrients between nerve cells in the brain. Plaques and tangles interfere with brain function, which may eventually lead to Alzheimer’s and other forms of dementia. These devastating diseases currently have no cure, nor are there any medications to even halt their progression.

A recent study was conducted involving 43 healthy study participants with an average age of 64; roughly half the participants had a form of memory loss called “mild cognitive impairment.” Using brain scans, researchers were able to monitor mental decline, or lack thereof, over a 2-year period by tracking the new chemical markers.

It is believed that this neuroimaging technique will be useful in detecting brain-function changes early, before symptoms of dementia appear, and in some cases will be able to predict future brain decline.

The next step is to utilize the scans to measure the effectiveness of medications to treat aging brains and to monitor therapies designed to delay the progression of Alzheimer’s, or hopefully prevent it altogether.

For now, this technology won’t be appearing at your local doctor’s office. There are other methods to detect mental decline, and there are currently no preventive treatments for Alzheimer’s that can be monitored in an office setting. For the time being, it will be used and developed in clinical environments, but it appears to be a promising weapon in the battle against dementia. ■

# grow your own vegetables this year!

A couple of months have come and gone since you made those New Year's resolutions. If eating healthier was on that list, but you have yet to take action, don't feel bad. It is not too late to adopt a healthier diet.

When it comes to eating better, you need to consider more than just cutting back on the fatty foods and sugar in your diet. You also need to contemplate going organic, which can easily be accomplished by growing your own vegetables.

The grow-your-own food initiative has become all the rage over the last couple of years, as people are looking for safer and tastier food. In 2009 alone, over 41 million U.S. households grew a vegetable garden, according to the Garden Writers Association Foundation. That's nearly 38 percent of all U.S. households!

There is no better time than now to put your green thumb to good use. Dust off those garden gloves and grab a hat, shovel and some seeds to get started. If you don't want to wait for those seeds to grow, you can use transplants.

Below is a list of vegetables that are ideal for planting in spring and the timeframe in which to plant them.

- Bush snap beans (seed): March to mid-April
- Corn (seed): March to April
- Southern peas (seed): April to May
- Pepper (plant): March to May 1
- Radish (seed): February to April
- Tomato (plant): March to April



Get outside and start your vegetable garden this week. Then, you will be well on your way to a healthier diet in 2011! ■

## did you hear?

According to a new study conducted by researchers at Washington University School of Medicine in St. Louis, antibiotics provide little or no benefit for people suffering from sinus infections. While the study indicates that 1 in 5 prescriptions in the U.S. are prescribed for sinus infections, a better course of treatment probably is just waiting for the infection to run its course.

Overuse of antibiotics is a growing health concern since some bacteria continue to develop resistance to the drugs we use to try to combat them. ■





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## top causes

OF MOTORCYCLE ACCIDENTS



SEE PAGE ONE

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

HOW TO DEAL WITH THE

# other guy's insurance adjuster

After an accident, if you are deemed *not at fault* and file a bodily injury or property damage claim, expect to become very popular with the other party's insurance adjuster. They will likely request a recorded statement from you. **You may or may not be required to do this.** (Note: If your own insurance company needs to discuss details of the accident with you, you should cooperate but still exercise caution.)

The adjuster from the at-fault driver's insurance company probably will also ask you to sign a medical authorization to gain access to your medical records. **Do not sign it.** There's no need for them to have more information than necessary. They're simply fishing for information from either past injuries or medical conditions that could damage your claim or limit your ability to collect fair compensation.

The other party's adjuster may also want to settle your bodily

injury claim with you before you're finished with treatment, sometimes within 24 hours of your filing...think vultures on the savannah. Remember, they're not looking to do what's best for *you*; they're looking to do what's best for *them*—saving money. Threats to withdraw a settlement offer are empty ones. Don't settle without talking to an accident attorney.

If adjusters press you to sign a release of any sort, confer with your attorney before signing *anything*. Don't be intimidated. Again, do what's right for *your* circumstances, not theirs. Adjusters can also be charming, friendly, and ask seemingly innocent questions. But even a "How are you?" and a response of "Fine" can damage your case.

Let an experienced accident attorney be your mouthpiece and guide you each step of the way to fully recover damages you are owed. ■

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