

# fool me once...

## THE IMPORTANCE OF UIM COVERAGE

Uninsured and underinsured motorist coverage (UIM) is insurance that protects you in the event you are in an accident in which the other driver is at fault, but doesn't have enough insurance to help cover your possible loss of wages or pay for your injuries.



**Having UIM coverage is more important than ever.** In tough economic times, people look to cut expenses to make ends meet. That's the reality. Paying the rent and putting food on the table are the top priorities – meaning, more drivers than ever have cut back on their insurance coverage. If you are involved in an accident with a person like this, and they're at fault, they may not have enough coverage to pay you for the harm and inconvenience you incur. That's why you need the proper amount of UIM coverage.

Our recommendation is that you purchase as much uninsured motorist coverage as you can, even opting for \$1,000,000 of UIM coverage if it's available under your policy. UIM coverage is inexpensive, in most cases, adding no more than \$100 a year to your policy – that's good value, as a hospital stay can crank up your bill to tens, if not hundreds of thousands of dollars in rapid fashion.

Accidents happen in the blink of an eye. You may be doing everything right but still find yourself in a predicament. UIM insurance is a great safety net, though you wouldn't know it from an article that Yahoo recently ran. They actually suggested that you should consider dropping your UIM coverage to save money. That's *bad* advice...don't fall for it. There are better places to cut corners. ■

“And those who were seen dancing were thought to be insane by those who cared not to hear the music.”  
– Friedrich Nietzsche

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# the pitfalls OF RECORDED STATEMENTS AFTER AN ACCIDENT

Oftentimes, the other guy’s insurance carrier will try to convince you that he/she is your friend, that they would like your version of events for the record, and that they just need your medical information to achieve a fair settlement.

No matter how friendly and engaging they may be, they’re not your friend. They’re not monsters, but they’re not looking out for your best interests either—just their own.

For one thing, most of us are not prepared for the stress of a recorded statement. We tense up. We say things that don’t come out right. We overlook key information or don’t have all the information we need.

And once you have subjected yourself to a recorded statement, you are powerless to modify or expand upon anything you said. Any misstatement or incomplete version of events is now permanently in the record. If you stray from it later on in the process, it looks like you’re changing your story to suit your circumstances.

A request for a recorded statement will most often be made within a few days of the accident. You don’t have a full understanding of your injuries at that point. Many injuries manifest themselves only after several weeks or more, well past the time of your recorded statement.

If you have any questions about the claims process, an auto accident attorney can help you protect your rights. ■

# school bus safety— IT’S A TWO-WAY STREET

School is back in session, and school buses are on the move again. The interplay between school buses, other motorists, and students is critical in keeping everyone safe.

Motorists should stop at least 10 feet away from a school bus with flashing lights and “stop” arm extended—whether following, approaching, or coming from the side. They need to stay stopped until the lights cease flashing, the stop arm is withdrawn, and children have reached the curb or shoulder safely.

Fines, points on their driving record, or a suspended driver’s license await those who violate these traffic regulations.

Parents and students have responsibilities too. Students should arrive at the bus stop *before* the bus gets there. Running across a road or alongside the bus to catch it before it’s gone is a high-wire act fraught with danger.

Kids should wait for the bus at least several strides away from the edge of the curb or roadway. When they cross in front of the

bus, it should be at a distance of at least 10 feet to remain visible to the bus driver—which also means never crossing the roadway from behind the bus.



Students need to make sure that all surrounding traffic has completely stopped before they proceed across the roadway.

Kids should secure loose drawstrings or other objects that can catch on the school bus door or handrail. In addition, if a child drops something in front of or underneath the bus, or forgets something inside the bus, they shouldn’t go back for it. The driver might not see the student and pull out.

A few practical measures by students and drivers can keep everyone safe during the school year. ■



# BE ALERT TO THE signs of child abuse

The first step to helping an abused child is to recognize the symptoms of child abuse. Child abuse is generally categorized as physical, emotional, sexual, or neglect—with two or more often overlapping. Abused children typically don't exhibit all the common signs of abuse; some don't exhibit any of the basic signs.

Potential signs of child abuse include:

## PHYSICAL ABUSE

- Pattern of unexplained bruises, cuts, or welts
- Unusual shape of injuries, such as those caused by a hand or belt
- Always on “high alert,” as if anticipating something bad happening
- Wears inappropriate clothing (such as long sleeves on a hot day) to cover up injuries
- Shies away from touch, flinches at sudden movements, seems extremely reluctant to go home

## EMOTIONAL ABUSE

- Shows extremes in behavior
- Excessively withdrawn, fearful, or anxious about doing something wrong
- Consistently unhealthy interaction with the parent or caregiver
- Acts inappropriately mature for age (e.g., taking care of other

children) or excessively infantile (e.g., rocking, tantrums) ■

## SEXUAL ABUSE

- Difficulty walking or sitting
- Inordinate interest in or knowledge of sexual acts, especially atypical for a child of that age
- Makes concerted effort to avoid a certain individual for no apparent reason
- Doesn't want to change clothes in front of others or participate in physical activities
- Runs away from home
- An STD or pregnancy, especially under age 14

## NEGLECT

- Clothes are dirty, ill-fitting, or inappropriate for the weather
- Poor personal hygiene
- Untreated physical injuries or illnesses
- Frequently unsupervised, left alone, or is often spotted in unsafe situations or environments
- High rate of absenteeism or tardiness at school.

There are also signs that parents or caregivers display which could indicate child abuse. For a more comprehensive list of warning signs, go to the website of the Department of Health and Human Services at <http://www.childwelfare.gov/pubs/factsheets/signs.cfm>. ■

# time to get off the couch

## New research suggests inactivity as dangerous as smoking

In a series of papers published recently in the British medical journal *The Lancet*, researchers made the stunning assertion that nearly 5.3 million deaths worldwide could be avoided each year if every inactive person exercised. To put that into perspective, around five million people die each year from smoking.

According to studies, even 150 minutes each week of moderate activity, such as brisk walking, could make the difference for millions of people.

Researchers indicated that physical inactivity should be considered a global pandemic at this point. ■





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# We have 2013 calendars

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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](mailto:info@sherylburke.com). We love to hear from you!



# Wells Fargo, RACIAL DISCRIMINATION, AND MORTGAGE LENDING

Recently, a settlement was reached with Wells Fargo & Co. whereby Wells Fargo

resources to provide fair credit services and choices to eligible customers and important and meaningful assistance to borrowers in distressed U.S. real estate markets.”

will pay \$175 million to settle allegations that in a time period spanning 2004–2009, it knowingly discriminated against qualified minority borrowers. Borrowers from 36 states and the District of Columbia were affected by the alleged Wells Fargo practices.

Last year, the Federal Reserve Board penalized a San Francisco-based Wells Fargo to the tune of \$85 million for similar discriminatory practices.

Wells Fargo was accused of targeting and directing these borrowers to riskier mortgages with higher costs. According to court documents, a U.S. government investigation found that loans submitted by mortgage brokers had varied interest rates, fees, and costs, depending on race alone which had nothing to do with actual creditworthiness.

If you believe you have been a victim of race discrimination in the mortgage loan process, you may file a complaint with the Department of Housing and Urban Development (within one year of the incident), or you may file your own lawsuit in federal or state court (within two years of the incident).

Wells Fargo has denied the claims, stating that it “is settling the matter solely for the purpose of avoiding contested litigation with the DOJ [Department of Justice]...and to instead devote its

Many states have their own housing discrimination laws. If you choose to file your own lawsuit, a discrimination lawyer can help you decide whether filing a claim under state or federal law is more beneficial to you. ■

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