

# Don't Be Fooled!

**GET COACHED AND  
CREATE YOUR OWN TEAM!**

## Quarterly Tip

Measure your success, by the quality of your relationships, not by how much money you have.

## Special points of interest:

- Texting while driving in Georgia
- Insurance adjuster
- Slip and falls
- Night time + teens

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It's something we see all the time — a person who has suffered injuries in a car accident receives a phone call from the other driver's insurance company at some point after the accident.

The insurance company representative seems very nice and very helpful. They seem like they just want to ask a couple of questions, maybe talk a little bit about what happened during the accident. In fact, they seem genuinely concerned.

**Don't be fooled.**

An insurance adjuster who calls you after an accident has only one thing in mind: To help the insurance company maximize its profits by paying out as little as possible on your claim, or, in the best case scenario for them, deny your claim completely or just make it go away. Insurance adjusters are well trained and most are very good at what they do. They have a team of professionals (attorneys, appraisers, doctors, nurses, claims evaluators, and software to predict your

settle- ment) who all work together on your claim.



They will use all sorts of strategies to see if they can get you to admit some level of responsibility for the accident; they may discourage you from retaining a lawyer; they may offer a low-ball settlement and declare that it's the absolute best offer you will get; they'll tell you that the courts are all backed up and that it will take years for you to get any money if you don't accept their offer. The list goes on and on. So, what's your best recourse if you or a loved one receives a call from an insurance adjuster who "just wants to talk" or wants you to give them a recorded statement? Politely decline the offer. **BUILD YOUR OWN TEAM.** Make an appointment for free coaching and consultation with S. Burke Law. Take your automobile to a shop to be appraised. Get a team of professionals working for you today. ■

Word-of-mouth marketing truly is the world's best marketing tool. Despite the modern age marketing of the Internet, Twitter, Facebook, and other popular sources, the best source of our new business has been your word of mouth. We are grateful that you feel confident in recommending our firm to your family, and friends. We truly enjoy working with you and greatly appreciate your business and support. Remember, if you or someone you know has been injured and needs a lawyer we are here to assist you. Do not hesitate to contact our firm to discuss your legal options.

“Coaching is a profession of love. You can’t coach people unless you love them.”

Eddie Robinson

## Slip and Fall Accidents

Nearly everyone of us has slipped and fallen at some point in our lives, and we often end up with just a few bumps or bruises to show for our misfortune. Other times, though, a slip and fall accident can lead to serious injuries which may be caused by someone else’s negligence.



While there is no precise way to determine who is liable for a slip and fall, there are some general rules that come into play. In general, to hold another person legally responsible for injuries you suffer from a fall on someone else’s property, one of the following three elements must be proved:

- That the owner of the business (or one of his or her employees) caused the condition that

led to your fall. Some examples might be a spill on a floor or a wear spot or tear in a carpet.

- That the owner or employee knew about the dangerous condition and made the decision to not do anything about it.
- That the owner or employee should have known about a dangerous condition since a reasonable person at the property or business would have discovered the problem and taken steps to repair it, remove it, or clean it up. If you’ve suffered injuries from a slip and fall on someone else’s property and think they may be responsible, contact our office to set up a consultation. “BUILD YOUR OWN TEAM”. ■

## NIGHTTIME DRIVING + TEENS + CELL PHONES =

# Bad News



Like any other driver, teenagers face a variety of risks when they get behind the wheel—especially if they drink and drive, speed, or fail to use a seat belt.

But, surprisingly, the biggest risk factor for teenage drivers is driving after dark, according to a recent study conducted by the Texas Transportation Institute. Researchers who studied traffic fatality rates from 1999 to 2008, found that despite and overall drop in traffic deaths during this period, night time fatalities actually increased. A closer look at the numbers revealed that among drivers over the age of 20, alcohol was to blame for the proportional increase in deaths, but that wasn’t the case for teen drivers.

So, what accounted for the rise in teen nighttime traffic deaths?

Researchers pointed to one other crucial factor— The huge surge in cell phone use by teenagers during the time period when the 10 year study was conducted.

The study’s authors surmise that today’s teenagers, having grown up with cell phones are often so comfortable with a cell phone in their hands that they can develop a false sense of security and figure they can easily text or talk on a cell phone while driving. Unfortunately, that’s a decision that leads to disastrous consequences. ■

# Stock Up on These Foods

NEW FORBES.COM LIST SHOWCASES  
10 SURPRISING “SUPERFOODS”



As you probably know, certain foods get a reputation as being exceptionally healthy and good for you. Spinach and salmon are two that

immediately come to mind.

But a recent list compiled by Forbes.com focused on some surprising superfoods that consumers should pay attention to — foods that may have gotten a bad rap in the past but actually are packed with nutrition and potential disease-fighting properties. Here’s what they found:

- Raw Chocolate - Can reduce the risk of heart disease and enhance a person’s mood.
- Buckwheat Honey – Anti-inflammatory and anti-bacterial properties.
- Avocados – High in potassium, B vitamins, vitamin E and vitamin K.
- Pumpkin – Can defend against cell damage and help prevent cataracts and macular degeneration, an eye condition that can lead to blindness.
- Black Tea – May help lower cholesterol and prevent dementia.

- Eggs – Help keep bones, hair and nails strong, and also aids in heart and brain health.
- Cinnamon – Helps delay onset of aging and has a positive effect on insulin levels.
- Tomato Paste – Packed with lycopene which can provide strong defense against diseases like prostate cancer.
- Frozen Blueberries – Filled with vitamin C and contain antioxidants that are said to improve brain function.
- Wasabi – May help prevent a wide range of ailments, including ulcers, tooth decay, blood clots, and asthma. It has anti-bacterial properties as well.

Even though the superfoods on the list can be very beneficial, researchers still stress the importance of eating a balanced diet and getting enough exercise. ■



## FAQ

**What if I am injured in a car accident that happens out of state?**

If you suffer injuries as a result of a car accident in a different state, it is important that you consult with an experienced car accident attorney to review the details of the accident. Many laws, including how much time you have to file a claim and where you have to file, vary from state to state (and personal injury claim to claim) and can impact your ability to collect damages for your injuries. There may be instances in which it is more advantageous to file a suit in the state in which the accident occurred. Don’t make the mistake of trying to handle an accident claim yourself, especially if the accident happened in another state. ■



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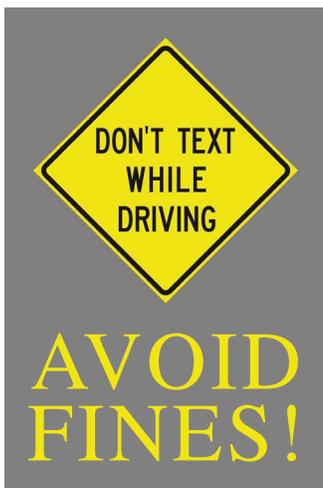
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“Look for your choices. Pick the best one. Then go with it.” Pat Riley

## TEXTING WHILE DRIVING IS NOW Against the Law in GA



On July 1, 2010 it became illegal in Georgia for anyone to read, type or send a text message while driving. Driving includes being stopped at red lights or awaiting an arrow in a turn lane. A violation can cost up to \$100 for adults.

Adults can use the keypad to dial a phone number. Young drivers with provisional licenses will

be prohibited from all cell phone use while driving. If they are caught, the fine is \$150.

The texting ban is named the Caleb Sorohan Act, created by Mandi Sorohan, whose son Caleb died in a crash while texting. One of the bills signed (HB 23) applies only to drivers under 18 who have provisional licenses. Those drivers may not text, talk on a cell phone, or even listen to one. A second bill (SB 360) applies to underage drivers with normal licenses, and all adult drivers. It only bans texting, including reading texts: “using a wireless telecommunications device to write, send or read any text based communication.” Using a CB radio or navigation devices or making emergency calls on the road is still legal. According to the National Safety Council, federal data show at least 6,000 deaths a year are caused by all forms of distracted driving, including cell phone use. The Insurance Institute for Highway Safety released a report earlier this year saying that bans on cell phone use hadn’t reduced crashes. ■

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