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Play It Safe with a Post-Accident Medical Checkup

It's not just major, violent auto collisions that lead to injuries to drivers and passengers. Seemingly minor fender-benders can cause significant injury, too.

Injuries sustained from an auto crash might not be noticed initially—sometimes for hours, days, even weeks—for a variety of reasons. A car crash induces a rush of adrenaline and endorphins, chemicals that raise a person's energy level and frequently block pain. Once the "high" dissipates, pain may kick in.

Soft-tissue injuries cause harm to tendons, muscles, and ligaments and are precipitated by sudden, jarring stops, and when bodies get tossed around inside the car. Whiplash injuries are common. Soft-tissue injury symptoms—pain, swelling, and reduced mobility—might not present themselves immediately, and injuries are not visible on X-rays.

Concussions occur when the brain strikes the inside of the skull with great force. Some concussion symptoms are obvious from the outset. Others may be subtle and/or delayed.

An appointment with a medical doctor is highly recommended following a collision. He/she will assess your overall physical well-being, help you monitor symptoms of potential injuries, and document your condition, which is vital to possibly filing a future medical claim.

Procrastination diminishes your chances of success.

Insurance adjusters also know that injury symptoms are sometimes delayed. They may pressure you to agree to an early settlement, before symptoms have manifested themselves. If you sign a release and symptoms occur afterward, you can no longer ask the insurance company to pay for your treatment.

If you have been injured in an auto accident, contact an auto-accident attorney to protect your rights. ●



5 Facts You Probably Don't Know About Valentine's Day

1. Nearly 150 million cards are exchanged each Valentine's Day, making it the second most popular holiday for cards behind Christmas.
2. According to the National Retail Federation, the average person spent \$134 celebrating Valentine's Day in 2014.
3. In addition to the U.S., Valentine's Day is celebrated in Canada, Mexico, the United Kingdom, France, Australia, Denmark, and Italy.
4. Richard Cadbury created the first box of chocolates in 1868.
5. Over 250,000 people in the U.S. get engaged on Valentine's Day each year. •



February 2016 Important Dates

February 2 Groundhog Day **February 7** – Super Bowl Sunday
February 8 – Chinese New Year **February 9** – Mardi Gras **February 10** – Ash Wednesday
February 14 – Valentine's Day **February 15** – Presidents' Day

Cats...Nature's Most Prolific Killer?



Turns out that the cute little kitty that sat in your lap yesterday evening or that curled up at the foot of your bed this morning may, in fact, be one of the most ruthless killers in the world.

In a recent study published by Nature Communications, it was estimated that cats kill billions (yes, billions) of birds and mammals every year in the U.S. The actual estimates of animals killed: 1.4 to 3.7 billion birds and 6.9 to 20.7 billion mammals. Wide ranges, for sure, but stunning nonetheless.

With 80 million pet cats and another estimated 80 million feral and stray cats in the U.S., there are plenty of felines in our midst to inflict damage on local animal populations. While stray and feral cats are blamed for the majority of kills, pet cats are believed to account for about one third of the bird kills.

Unfortunately, the study also noted that cats tend to kill native species such as chipmunks or house wrens and leave invasive pests like the Norway rat alone for the most part.

There are some current efforts being undertaken to curb the feral cat population, but the results really amount to just a drop in the bucket. So, for now and the foreseeable future, felines will continue their reign as nature's ultimate killer. •



Coconut Oil...

Where Have You Been All My Life?

Coconut oil, also known as copra oil, is an edible oil that derives from the kernel or meat of coconuts. With a wide range of uses—largely due to its antiviral, antibacterial, and antifungal properties—coconut oil has become very popular in recent years. In addition to being a super food, users swear by it for everything from health & wellness to utilizing it as a diverse beauty product.

Ironically, the rise in popularity of coconut oil may have been impeded by our country's own health initiatives. Back in the 1970s, in an effort to address a growing epidemic of obesity and heart disease, Americans were advised to switch our diets from red meats, full-fat dairy and eggs with new, 'healthier' diets containing low-fat foods. With its 90 percent fat content, coconut oil was not making its way into many Americans homes or lifestyles!

Because of its naturally occurring, non-hydrogenated fats, coconut oil has quickly been dubbed a "miracle oil" for its healing, anti-inflammatory properties, and its metabolism-boosting benefits. According to the US Department of Agriculture, the coconut oil industry has had an impressive 33% increase in production worldwide from 2005-2010.

The most popular and superior variety of coconut oil is an unrefined, organic, virgin style, which is made from the first pressing of fresh, raw coconut using mechanical means without the addition of any chemicals. •



Are You Safe in Your Own Bathroom?

We all know the danger involved with water on the bathroom floor that poses the risk of a slip-and-fall, or that a loose grab bar in the tub can lead to serious head and back injuries if you fall.

But, here are a couple of dangers that may be lurking that you might not have thought of.

- A stark white bathroom with shiny, reflective fixtures, bright lights, and large mirrors can cause a vision impairment that make people disoriented, cause dizziness, and lead into a nasty fall.
- Reduce the glare by using frosted bulbs. Consider painting the walls a contrasting color, which can help you avoid an accident.
- Cold bathrooms can prompt the use of space heaters. Space heaters and bathrooms do not mix. They produce a high risk of electrocution, as they are not intended to be used anywhere near water. Install a permanently wired heating unit instead.
- Tempered glass shower doors shatter into tiny pieces and shards when broken. You should be sure to inspect your shower doors regularly for cracks, chips, or the glass rubbing against metal. Of course, doors will also break if someone slips and falls into them, so anti-slip mats or strips should be used.

Last year, the Consumer Products Safety Commission received 2,000 reports of serious injury due to such accidents. If it ever happens in your home, throw one or more towels over the broken pieces so you can walk out safely. Share this with everyone in your home, so they know to be prepared. •



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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.

Child Injuries and School Liability

According to a North Carolina Department of Insurance study, over 3.5 million child injuries occur on school grounds or during school-related activities each year in the United States. Sometimes an accident is just that—an accident. Other times an injury may be caused by an intentional act, or the negligence of the school or one of its employees.

Bullying is an example of an intentional act. In some instances the school may be held responsible if it knew the bullying may take place but did not respond appropriately to prevent it. Teacher abuse of a student may leave a school district vulnerable to liability for failing to conduct thorough background checks, offer proper training, or implement acceptable oversight.

Schools are obligated to provide shelter, food, transportation, and a safe environment for its students. Generally speaking, if a school fails to follow accepted standards of care in providing these services, and it causes harm to a child, then the school is negligent.

Negligence assumes many forms. For instance, a slip-and-fall on school grounds may have been caused by a loose handrail that was improperly installed or maintained. A school bus accident might have resulted due to careless driving, lack of training, or poorly maintained vehicle equipment. Other types of negligence include those that involve playground injuries, sports injuries, food poisoning, lack of emergency preparedness, asbestos exposure, and the list goes on.

If your child has been injured at school due to negligence or an intentional act, contact a personal injury attorney to protect their rights. ●

