

News to Use

from the Frank Jenkins Law Office



We make it happen by putting you first.

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1-800 CAR WRECK



Auto Accidents | Personal Injury | Brain Injury | Workers Comp | Social Sec. Disability

the dreaded uninsured motorist

what's inside

page 2

Recent product recalls

Health impacts from mold

page 3

Identity theft: Taking steps to protect yourself

Important August date in history

Did you know?

page 4

School violence

Fact #1: There are a whole lot of uninsured drivers on the roads these days.

Fact #2: If you are involved in a serious accident with someone who is uninsured, you may encounter significant problems and financial hardship in addition to the normal stress of dealing with the accident itself and any injuries or fatalities that may have occurred.

The good news is that uninsured motorist coverage, which is very inexpensive in most cases, can bring you some level of protection.

Unfortunately, most drivers simply don't carry enough of this key coverage. A good level of coverage is \$500,000, but we suggest you carry as much as \$1,000,000 – if that amount of coverage is available from your insurer.

Besides the fact that you never know which drivers carry insurance and which ones don't, having the appropriate level of this insurance is critical because medical bills can sky-

rocket if hospitalizations are necessary. **Just one day in the intensive care unit can top \$100,000.**

Another reason to have additional “uninsured” coverage is because many employer-provided health insurance plans require you to pay any lawsuit recovery back into the plan should you be awarded one. In these scenarios, your recovery can be depleted, leaving you with virtually nothing for any injuries and suffering you may have endured.

Call our office if you have questions about your policy. ■



recent product recalls

Despite advancements in overall consumer product safety, there are still many products that we use in our everyday lives that can cause serious injuries. Our firm believes very strongly that public awareness of potentially dangerous products can go a long way toward preventing injuries or harm. To help in that regard, here are a few recent product recalls announced by the U.S. Consumer Product Safety Commission (CPSC). For a complete list of recalls as well as tips and information on how to help keep your family safe, please visit www.cpsc.gov.

Target voluntarily recalled about 375,000 Circo Child Booster Seats (43,000 seats were recalled in August 2009). The seats, which attach to an adult chair to boost a child to the table, contain a restraint buckle which can open unexpectedly, allowing a child to fall from the chair and be injured. The expanded recall involves all Circo Booster Seats, including those sold as early as 2005.

Big Lots voluntarily recalled about 30,000 metal futon bunk beds. According to the CPSC, children can become entrapped when the futon and its metal frame are lowered from the seated to the flat position. In March of last year, a three-year old boy from Burlington, Iowa, died when he became entrapped in the recalled bunk bed. The weight of the futon's metal frame prevented the child from breathing or escaping, and the child died at the hospital due to compression asphyxiation.

In addition, the space between the last rung on the bunk bed's ladder and the futon mattress is too small, which can allow a child's body to pass through, but not the head, posing a head and neck entrapment hazard. ■

health impacts from mold

Of all the health concerns we face today, mold may not seem all that formidable, but in some cases it can cause significant adverse health effects to those who are exposed to it.

Many people are mold-sensitive and face an array of complications such as nasal stuffiness, coughing, wheezing, eye irritation, and throat irritation when exposed to mold for too long. For those allergic to mold, serious reactions can arise as a result from prolonged exposure. Mold can be an even more serious concern to those with immune deficiency or chronic lung diseases.



You don't have to be allergic or sensitive to mold to be affected by it, however. Recent studies by the Institute of Medicine (IOM) show that even otherwise healthy people can experience upper respiratory tract complications, coughing and wheezing when exposed to indoor molds.

Even worse, in some cases, mold exposure can cause infants to contract a disease known as acute pulmonary hemorrhage, which can be very serious.

Some common locations for mold growth include compost piles, cut grass, and wooded areas. It can enter through open doorways, windows, vents, heating systems, or air conditioning systems and can also take hold in your home wherever moisture may accumulate, such as leaky roofs, windows, or pipes.

There are steps you can take to prevent mold from becoming a problem in your home, including:

- Maintaining humidity levels between 40 and 60 percent
- Repairing any leaky windows or ceilings as soon as you can
- Cleaning and drying thoroughly if flooding has occurred
- Making sure kitchens, bathrooms, and laundry-rooms are well-ventilated

If you already have a mold problem, it typically can be taken off of surfaces with commercial cleansers or bleach. Remember, however, that the moisture problem must be addressed or else the mold growth will eventually return. ■

identity theft:

TAKING STEPS TO PROTECT YOURSELF



It is estimated that as many as 9 million Americans are victims of identity theft each year.

Fortunately, though, there are steps you can take to reduce the risk of someone stealing your personal information to commit fraud or other crimes.

Protect Your Social Security Number, Wallet and Purse

Keep your Social Security card somewhere safe – not in your wallet – and only use it when absolutely necessary. In some states, your driver's license number is the same as your Social Security number, and some insurance companies do the same thing with regards to policy numbers. If that is the case with your state or insurer, request to have those numbers changed to another number.

Though it may seem obvious, you also need to pay close attention to where you keep your wallet or purse. Don't carry any unnecessary personal information with you.

Protect Your Mail...and Your Trash

Some identity thieves pick through your trash or recyclables to find important personal information on old mail. Because of this, it's always a good idea to shred any paperwork which has your credit card

numbers or bank information on them. Always get your mail promptly after it has been delivered. If you are sending mail that contains personal information, deposit it at your local post office or mail collection box, instead of your unprotected mailbox.

Use Care on the Web

On the Internet, it's easy to visit a site that leaves your personal information unprotected. Always use up-to-date protection software and take caution when browsing the Web. Also, it's typically a good idea to verify sources when giving out personal information, whether on the phone or online.

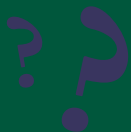
Whenever you need to select a password for a new website account, credit card, bank account or phone account, choose an intricate password containing a blend of letters, numbers and special characters. Make it a difficult code to crack. Avoid using the same password for all of your sensitive accounts.

If despite your best efforts, your identity is stolen, you should immediately file a police report, check your credit reports, notify your creditors, and dispute any unauthorized transactions. ■

Important August Date in History

August 6, 1945: The United States drops a nuclear bomb on Hiroshima, Japan, the first time in history that a nuclear weapon was used during a war. Three days later on August 9, the U.S. drops a second nuclear bomb, this time over Nagasaki, leading to Japan's surrender on August 15, and effectively ending World War II.

Did You Know?



According to the U.S. Fire Administration (USFA), there are two basic types of smoke detectors – **ionization and photoelectric.**

Ionization smoke detectors are better at sensing flaming, fast moving fires, while photoelectric ones are quicker at sensing smoldering, smoky fires. Some detectors – called dual sensor smoke alarms – combine both technologies into one unit.

The USFA recommends that homeowners install both ionization and photoelectric smoke detectors or the combination smoke alarms since there is no way of knowing which type of fire could potentially start in your home (and either type could be deadly).

There are also smoke detectors made for people with hearing disabilities. These alarms may incorporate strobe lights and/or vibrations to help people who are unable to hear a traditional smoke detector when it goes off. ■

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SEE PAGE THREE

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.

school violence

Though the causes of violence in schools have long been debated, there's no argument that it can have serious ramifications.

School violence is actually a subset of a much broader social concern known as youth violence, which is defined as the intentional use of physical force or power by a young person between the ages of 10 and 24, against another person, group or community, with the youth's behavior likely to cause physical or psychological harm.

According to recent statistics, as many as 38 percent of public schools reported at least one instance of violence to police between 2005 and 2006, and nearly one third of students reported being bullied during a typical school year. Bullying victims can suffer from increased anxiety, depression, and other psychological problems, as well as physical injuries.

Different types of aggressive behavior fall under the category of school violence, including:

- Bullying
- Fighting
- Using weapons
- Electronic aggression (messages via e-mail, text, or other electronic manner)
- Gang violence



School violence covers

any act of violence which occurs on the way to or from school, during a school-sponsored event or on the way to or from a school-sponsored event.

While school violence is a complex problem that doesn't have a "one-size-fits-all" solution, there are some very good sources of helpful information for concerned parents, caregivers, and school administrators, such as the youth violence section of the Centers for Disease Control and Prevention's website (www.cdc.gov). ■

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