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PERSONAL INJURY &amp; AUTO ACCIDENT ATTORNEYS

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# one car insurance tip

## WORTH ONE MILLION DOLLARS TO DRIVERS

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*From time to time my clients ask me questions on the topic of car insurance – not a topic that normally gets people excited.*

What I share with them, however, has them calling their insurance companies immediately afterwards. It is to make a change worth \$1 million to drivers:

**Stop buying minimal coverage for your auto insurance and get a \$1 million policy!**

This may sound ludicrous to some people, especially when their insurance agents are saying that you only need four times the minimum coverage. Well, the big surprise for them ends up being the cost of improving their insurance versus the cost of a hospital stay.

Medical bills can pile up quickly, especially if you have been in a particularly severe accident. And you won't just count those bills by the thousands. You will be tallying them by the tens and/or hundreds of thousands of dollars. Your insurance policy will evaporate quickly, leaving you with the leftover bills.

You're probably asking, "What about the other driver's insurance?" Unfortunately, it is likely that the other driver has equal or worse insurance (in

some cases, it could even be none), and insurance policies don't stack.

The next question would be, "Doesn't the other person still have to pay for my medical bills?" They can still be held accountable, yes; however, most people will end up filing for bankruptcy, which then puts the burden back on you and your family.

Don't simply sit back and say that it isn't fair. Do something about it!

Depending on your driving record, an increase in your policy from \$100,000 to \$1 million will only raise your yearly rate by \$50 to \$250.

**Want another reason to motivate you to make the change?** Think about how much money you make at your current job. What if you were unable to perform that job and support your family? Hopefully you will have an insurance policy extensive enough to recover the reasonable amount of money due to you after an accident to support your family. Call your agent today to get the process started on getting that better policy. And don't take no for an answer. They may try to navigate you away from it, but be persistent. You know how important this policy can be, so make the change. ■

# SOCIAL SECURITY CHECKS go the way of the dinosaur

There will be no Social Security checks in the mail for millions of Americans starting in 2013. No, Social Security is not being abolished.



Instead of checks in the mail, electronic deposits and debit cards will be the way of the world.

The changes will also affect those who receive veterans' benefits, federal disability payments, and railroad pensions. Tax refunds are still exempt, but the IRS is encouraging taxpayers to make the switch.

Ninety percent of federal benefits recipients already receive their payments electronically. Electronic payments are safer and more efficient than paper checks. In 2010, over 540,000 federal benefits checks were reported lost or stolen. The government believes the switch will save approximately \$120 million a year and \$1 billion over the next decade.

There is concern, however, for older retirees who live by themselves, don't have bank accounts, and are used to paper checks only. Some may not realize that the debit card that comes in the mail is the source of their payments now.

Exemptions do exist for those age 90 and older. People can get a waiver if using a debit card would prove to be a hardship, but the government has said those waivers would come only in "extreme, rare circumstances."

There may be some snags in transferring to non-paper payments, and there are certain sensitive considerations that must be taken into account. In the long run, however, this switch should prove beneficial. ■

# the dangerous games

## OUR CHILDREN PLAY

Risk-taking is an inherent part of human development. We can all probably look back on our formative years and recall some of the dangerous—and stupid—things we did and wonder how we ever made it to adulthood alive.

But having said that, it doesn't mean we just sit back and let our kids do dangerous stuff without raising a peep.

Recently, kids have been drawn to participating in various "games" in great numbers, whether to be different, cool, accepted, or just entertained. These games can be dangerous and even life threatening.

One of the most recent crazes is the "cinnamon challenge." This hazardous game debuted to a large audience by way of a YouTube video. The objective is to swallow a tablespoon of cinnamon without water in under 60 seconds. Participants are hit with extreme fits of coughing and sometimes vomiting. But those side effects don't compare with the potential for lung collapse, pneumonia, and pulmonary edema (fluid build-up in the lungs).

There are numerous other downright dangerous games that today's kids are engaging in. Google "the choking game," "the gallon challenge," "the chubby bunny," and "the ice and salt challenge" to see for yourself.

Stay alert to these so-called games, but don't panic. Openly, honestly, and patiently communicate with your child about these matters. Don't come down too hard on them if they've dabbled in these activities, as they may rebel. Again, remember your own youthful dalliances.

Going about things in a measured way will improve their odds; chances are, they'll make it to adulthood just fine. After all, you did. ■



# AFTER AN AUTO ACCIDENT, KEEP your priorities straight

If you suffer injuries as a result of a car accident, healthcare providers will play a key role by helping you try to achieve a quick full recovery and establish recoverable damages.

However, your health and recovery has got to be priority number one. Do not manage your recovery with an eye toward a potential future financial settlement.

Base your decision on selection of healthcare providers and how often you need to see them on medical condition only. Arranging more visits than necessary will not bolster a settlement down the road.

Be up front on everything with your doctor. He/she needs an accurate health history from you. Prior accidents and serious injuries need to be disclosed. Withholding this information will hamper your doctor's ability to make a sound diagnosis and solid recommendations. Rest assured the insurance company

already has this information.

Don't distort the facts of your case. Don't tell your doctor your car was totaled, for effect, when in reality it had a mere scratch on the bumper. Your doctor doesn't need surprises on the witness stand. And it puts your credibility in doubt—never a good thing.

Don't exaggerate your symptoms either. Make sure your doctor fully understands your current symptoms, but don't embellish. Not only will that impede your treatment, it also stands to embarrass you if you are caught on videotape doing a bunch of things that may contradict with what you told your doctor.

Make sure to follow through on your doctor's recommendations. Keep all your appointments and take all your medications. Follow your doctor's orders! A full recovery should be your first and foremost concern, not a future financial settlement. ■

Important Dates – June 2012

June 14 – Flag Day    June 17 – Father's Day    June 20 – First Day of Summer

## the heat is on – safety tip

According to the National Weather Service, heat is the number one weather-related killer in the United States, and it results in hundreds of deaths each year. Surprisingly, excessive heat claims more lives on average each year than other seemingly more sinister weather events such as floods, lightning, tornadoes, and hurricanes combined.

### Children, Parked Cars, and Warm Temps – a Bad Mix

Leaving children alone in parked vehicles is never a good idea, but it's especially dangerous on warm days. Dozens of children die each year after being left unattended in vehicles, sometimes even when they are left for just a short amount of time. The temperature inside a vehicle – even on a day that's just 80 degrees – can quickly rise to levels well over 120 degrees, leading to heat stroke once the child's body can't cool itself down.

Safe Kids, U.S.A. recommends that you never leave your child alone in a parked car – even for a minute. Always lock unattended vehicle doors and trunks, and call 911 immediately if you see a child left unattended in a vehicle. ■

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# social security checks

GO THE WAY OF THE DINOSAUR



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## cancer miracle drug MAY BE ON THE HORIZON

Could a single drug be able to shrink or cure all tumors in humans? Sounds far-fetched but scientists are hopeful.

About a decade ago, researchers found that leukemia cells produced a higher level of a protein called CD47 than did healthy cells. CD47 is a marker that identifies cells as “good guys,” meaning the immune system will not attack them as they circulate throughout the body. Because the cancer cells had the CD47 marker, they could trick the body’s immune system into “believing” they were harmless, which permitted them to roam scot-free and eventually wreak their havoc.

Over the past few years, scientists have been able to develop an antibody that can block the signal that CD47 emits. The body therefore sees cancer cells in a different light and attacks them in seek-and-destroy missions.

In addition to blood cancers, it was found that *all* primary human

tumors contain elevated levels of CD47; therefore, one antibody may be a multipronged weapon.

Next, human tumors were transplanted into mice. In an overwhelmingly high percentage of cases, when the mice were treated with anti-CD47, the tumors shrank and did not spread.

Since healthy cells also carry CD47, their numbers may be reduced as well, but production of new blood cells ramps up quickly to replace those lost in the treatment.

Although the studies are extremely promising, results in our rodent friends don’t automatically translate to humans. The microenvironment of a real, original tumor can be very different than a transplanted tumor.

Researchers are confident that human trials are just around the corner, with hopes of achieving a major victory in the war on cancer. ■

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