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PERSONAL INJURY & AUTO ACCIDENT ATTORNEYS

The Road To Justice Starts Here

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Whiplash is a common occurrence in rear-end car collisions, and it doesn't have to be a particularly violent crash. Low-speed fender benders can also be a source of long-term health issues with the spine and neck.

Unfortunately, 80 percent of vehicles on the road today either have improperly adjusted headrests or the headrests have been removed.

The reason this is so critical is that when a car is struck from behind, the seat springs forward in concert with the rest of the car because it's bolted to the floor. The seat will surge forward against the person's body, the weight of which will force the seat to bend backward. When the head is not

properly supported, it is flung back over the seat. When the seat bends to the farthest point that it will go, it snaps forward, propelling the person's torso forward, past the head. In essence, the head is forced to catch up with the rest of the body and is then whipped forward.

When the neck and spine are being violently propelled, snapped forward, hyper-extended, hyper-flexed—call it what you will—you can imagine it's not a good thing. Whiplash briefly turns the spine into an "S" shape—and vertebrae, which are supposed to slide over each other, push against and scrape each other in whiplash situations. All these events can cause tightness and pain in the upper spine, neck, and shoulders due to soft-tissue

damage (injury to muscles, ligaments, and tendons), disc damage, nerve impingement, headaches, dizziness, irritability, blurred vision, and sleep disturbance.

If you experience a whiplash injury as a result of being rear-ended, you owe it to yourself to contact an accident injury attorney to safeguard your rights. ■



COSMETICS LACED WITH mercury?

The Food and Drug Administration (FDA) recently issued a warning about mercury-tainted cosmetic products on the market. Women in at least seven states may have been unwittingly applying poison to their skin through the use of skin-lightening and anti-aging products sold as soaps, lotions, and skin creams.

The FDA has identified 35 such products. Most are manufactured overseas, and the great majorities are sold in African-American, Latino, Asian, and Middle Eastern neighborhoods.

Mercury is nothing to trifle with. It is readily absorbed through the skin and can damage the body's nervous system and organs such as the kidneys, leading to illness and possibly even death. Though the amount of mercury in the affected products on the FDA list is low, mercury accumulates in the body over time. Repeated use can also lead to symptoms like irritability, depression, memory problems, tremors, and hearing and vision issues.

Mercury can also vaporize, meaning people might breathe it in, putting the user and others in close proximity at risk (in particular, infants and young children).

The word “mercury” might not be listed on product labels. “Mercurous chloride,” “calomel,” “mercuric,” and “mercurio” may be listed instead but indicate the same ominous thing—the presence of mercury.

If you've been using a mercury-tainted product, stop immediately. Wash your hands and any body parts to which the product was applied and call your local environmental health agency to find out how to properly dispose of the product. ■



a “seedy” place,

BUT A VITAL ONE



Permafrost, thick rock, four-month periods of twilight per year—doesn't sound like a hospitable place for seeds and sprouts, does it? Well, not for growing, but...

The Svalbard Global Seed Vault (a.k.a. the Doomsday Vault) is the storage site for over 525,000 varieties of seeds and sprouts, an important safety net to preserve this important natural resource. Civil strife, war, natural disasters, poor management, and equipment malfunctions are all threats to the world's other seed collection sites, thus endangering the food supply and future biodiversity.

This vault, located inside a mountain in Svalbard, a group of sparsely populated Norwegian islands nearly 625 miles north of the mainland, has been built to withstand an earthquake or a direct nuclear blast. The vault is naturally cold enough to preserve the seeds, but cooling systems are in place to lower the temperatures even further, just below 0° F, which should enable the seeds to be safely stored for up to a thousand years.

The Seed Vault is owned and maintained by Norway. Its operation is funded primarily by other governments and private donations. The vault has the capacity to store up to 4.5 million seed samples, which are packaged in silver foil containers, with as many as 500 seeds per sample.

Any country in the world may deposit seeds free of charge and withdraw them at any time as needed. There is never any change of ownership.

Hopefully, seeds of every plant species possible will one day be safely tucked away in this natural Arctic freezer. ■

PONZI SCHEMES: don't fall prey

Ponzi schemes—named after Charles Ponzi, a first-class scam artist who defrauded thousands of New Englanders in 1920 to the tune of \$20 million—promise high financial returns or dividends to investors not available through traditional investments, with seemingly little or no risk. The con artist recruits a group of investors, then attempts to attract subsequent rounds of new financial backers—a layering effect—to make promised “dividend” payments to earlier-stage investors. Instead of making any legitimate investments, the scammer uses a good chunk of the money for their own personal pleasure.

There are various levels of sophistication in Ponzi schemes. The scheme usually ends when new investors can't be found in order to continue to pay “dividends,” a large number of investors want to cash out, or the authorities get wind of something. However it goes down, many victims can find themselves in financial ruin after getting scammed.

Recently, R. Allen Stanford was convicted of running a \$7 billion Ponzi scheme that defrauded nearly 30,000

investors from over 100 countries. The Texas financial tycoon may have ample time to reflect on what he's done, as he faces a lengthy stay in prison, pending appeal.

When contemplating an investment opportunity, consider these important questions:

- Is the seller licensed?
- Is the investment registered?
- Does it sound too good to be true: high investment returns with little or no risk?
- Are returns overly consistent? Most investments go up and down, especially those seeking high returns.
- Do you fully understand the investment?
- Do you receive constant excuses why you can't review investment information?

So, if you're looking to invest any time soon, do your homework before taking the leap. You just might save yourself a lot of headaches... and a lot of money. ■

Important Dates – May 2012

May 5 – Cinco de Mayo May 8 – National Teachers Day May 12 – International Nurses Day
May 13 – Mother's Day May 19 – Armed Forces Day May 28 – Memorial Day

safety alert PUT ON THOSE LIFE JACKETS; PUT DOWN THE ALCOHOL

Each year, over 70 million Americans take part in recreational boating, making it one of our most popular spring and summertime activities. If you and your family are heading out on the water, though, please be extra careful.

In 2009, over 3,300 people were injured and 736 died in boating incidents. Of those who died, more than 7 out of 10 drowned. Of the drowning victims, 90 percent were not wearing a life jacket.

Not surprisingly, alcohol was the leading contributing factor in fatal boating incidents.

Bottom line – insist on wearing life jackets to everyone who gets on a boat, and leave the alcohol behind to make your boating experience significantly safer. ■



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ANATOMY OF A whiplash injury



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IT'S NOT JUST pit bulls and rottweilers

The Centers for Disease Control estimates that there are 4.5 million dog bites in the United States each year. Approximately 800,000 victims require medical attention, with 350,000 of those victims making a trip to the emergency room.

Pit Bulls and Rottweilers get most of the publicity due to the severity of damage inflicted, but any dog has the potential for harm (including "good" ones). In January, a woman from Ottawa, Canada, received a settlement for an incident at a Home Depot in which she was bitten on the nose by a Shih Tzu, which necessitated plastic surgery. Some may think of Shih Tzus as small and spunky dogs, but probably not maulers. Sharp teeth and anxiety/fear/surprise is a volatile mix, no matter what size the dog.

Over 50 percent of dog bites are inflicted on children 12 years of age and under. Education is the best prevention for dog bites,

whether to a child or adult. Here are a few quick rules of thumb:

- Never treat a dog unkindly (sounds obvious to adults, but kids may think pulling a tail or ear is funny).
- Don't bother a dog when it's busy eating, playing with a toy, sleeping, or tending to puppies.
- Never approach an unfamiliar dog in any environment.
- If a loose dog approaches you, stand completely still, keep your hands by your side, stay quiet, and look away from the dog.
- Parents, supervise your children when near a dog.

Dog bite losses exceed \$1 billion each year. If you are bitten by a dog and need medical attention, be sure to contact a personal injury attorney to discuss your options. ■

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