

Premier Law Group Presents

# The Straight Talk

From Straight Talk Law



February 2010

## In This Issue...

- Page 1 Welcome!
- Page 1 February Calendar Dates
- Page 2 Questions & Answers
- Page 2 Did You Know?
- Page 2 Straight Talk Law Reminder
- Page 3 The Top Driver Distractions
- Page 4 Exclusive Offer

## Notable February Calendar Dates:

- Wednesday, February 10: Chinese New Year
- Sunday, February 14th: Valentine's Day
- Monday, February 15th: President's Day
- Tuesday, February 16th: Fat Tuesday/ Mardi Gras

## WELCOME!

If you are reading this, then you are among the first to receive the debut edition of 'The Straight Talk'. We have often thought of ways to keep in touch not only with our clients, but also our friends with whom we enjoy some "connection" so that we may provide you with interesting and helpful information. Straight Talk Law prides ourselves on being very candid and giving you "the good, the bad, and the ugly" of things that have an effect on you and your life.

If you received a copy of this first edition newsletter, then you probably are, or have been, a client of our firm or have communicated with us in some way. As you already know, clients of Premier Law

Group are served by a team of tough, smart professionals who treat each case as if it was their own. It is the dedication and commitment of the lawyers, legal assistants, and staff that make it possible for us to provide excellent services to our clients.

We hope you will enjoy receiving "The Straight Talk" and if there is any issue of interest that you would like to see in one of our newsletters, please do not hesitate to share your thoughts with us. It is our intent to be THE law firm that provides interesting and relevant stories to our friends, families, neighbors, current and former clients, and just about anybody who wants to be updated about legal issues.

## How We Can Help You

Straight Talk Law understands that providing the best legal representation to our clients means limiting the number of cases we accept. By limiting our case load we are able to give each client the time and attention that they deserve. If you would like to see if your case qualifies for Straight Talk Law to represent you, please contact us through [StraightTalkLaw.com](http://StraightTalkLaw.com) or call us toll free at 1-888-333-1873.

Cases we accept include, but are not limited to:

- Personal Injury Claims
- Wrongful Death Suits
- Auto Accidents
- Motorcycle Accidents
- Dog Bites
- Wrongful Termination
- Spinal Cord Injuries



Darryl Parker, Jason Epstein, Patrick Kang

Question: How do I determine the value of my personal injury claim?

Answer: While there is no simple formula to decide how much a claim is worth, there are several factors to take into account when figuring out the value of your case. Some types of damage are easy to calculate, such as property damage and medical costs. However, larger portion, known as "pain and suffering" and "loss of enjoyment of life", are highly subjective and vary from case to case.



Frankly, the best way to figure out what your case may be worth is to contact an experienced personal injury attorney. An attorney will know based upon past experience and recent jury verdicts what your claim is likely worth, and what the strengths and weaknesses of your case are. Most attorneys who focus on personal injury claims will give you a free consultation.

Question: I love my daughter, but she lent her boyfriend our car without our permission. He had an accident (she was not in the car – thankfully). He hardly has a scratch, but the driver of the other car is claiming all sorts of injuries. I don't think my daughter's boyfriend can afford a lawyer and I have no idea how exposed we are because it was our car? Can you shed some light on this?

You need to report this to your insurance carrier immediately. This is a complicated legal situation. The most important thing is what your insurance contract says with your insurance carrier. You need to read the insurance contract carefully and pay attention to the exclusions and definitions.

The probability is that your insurance carrier will be on the hook for paying for the injured party's damages. If your insurance carrier does not make a reasonable settlement offer to the injured party and the injured party has to file a lawsuit, then your insurance carrier will probably have to hire a personal injury lawyer to defend you daughter's boyfriend. You can check out my book, "The Truth about Buying Washington Auto Insurance" for more information on insurance.

**Did You Know?**  
Flying Champagne  
Corks Cause an Average  
of 250 injuries  
worldwide every year



Have a Question that you want to possibly see answered in a future issue of Straight Talk News?  
E-mail it to [Thomas@plg-pll.com](mailto:Thomas@plg-pll.com)

## S.T.L and PLG Ask You to Please Never Drink and Drive

With the Holiday Season ending, so too will the calendars filled with Holiday parties. We thank you for celebrating responsibly over the last few months, and we also want to ask you to continue to do so as the year goes on. With the winter season making our roads wet, icy, and more dangerous than usual, it is critical that we do all that we can to keep the roads safe for everyone.

Perhaps as one of your New Year's Resolutions, volunteer to be the designated driver once a month. Every little bit helps and we thank those who are already doing their part.



Today we all live busy lives. We have things coming at us all the time from all directions. Most times when we get in our cars, we are in a hurry, or at the very least we don't want to waste time. We don't want to be late for work, we might have an appointment, need to get our kids to their game on time, whatever the case may be, people are rushed. During 'rush hour traffic', people are not relaxed and patient, they want to get to where they are going as fast as possible. Just because you are in a hurry does not mean that you have an excuse to speed or drive dangerously. Unfortunately, the reality is that the more of a hurry a driver is in, the more reckless they become. To make matters worse, a lot of the time when individuals are in a hurry they need to make up on lost time by doing certain activities while they are in their car. There are already enough things to pay attention to while driving, participating in extra distracting activities is only asking for disaster.

According to a 2006 study released by the National Highway Traffic Safety Administration, 80% of crashes and 65% of near-crashes involve some form of driver distraction within three seconds before the crash. The term "distracted driving" refers to anything that takes your eyes, hands or mind away from driving. Distracted driving causes thousands of accidents each year. The following are among the top driver distractions we should all avoid:

**Applying Makeup**—This is usually a direct result of someone being in a hurry. Some people use the drive to work as an opportunity to save time and apply their makeup. Unfortunately, this takes both eyes off of the road for seconds at a time. It is not worth it, take the extra two minutes to apply your makeup before you leave your home.

**Reading**—While it may sound unusual, believe it or not, people do read behind the wheel. Reports due at work, newspapers, or, shockingly, even novels have been found to be some drivers' distraction of choice. This may be one of the most careless things you can do behind the wheel. I would recommend that you limit your reading to before driving, or after, but never during.

**Talking and Texting on your cell phone**— Many individuals are not good multi-taskers. Talking on your phone can distract you in more ways than one and is one of the leading causes of serious auto accidents. This is true even with Bluetooth headsets. While engaged in conversation we are simply not able to focus as much on our driving. Texting is even worse, because it requires at least one hand and if not constant eye contact, intermittent glances. Unless it is

an emergency, perhaps your cell phone should just remain off until you park and turn off your car, and there really isn't any good reason to text or email while driving.

**Driving with a pet in your lap**— Many of our animal friends become filled with uncontrollable excitement at the prospect of getting to go for a ride. However, they can be very distracting to the driver, especially if you let them sit in your lap. You may think that driving with a pet in your lap is fun or good bonding time, but it is extremely dangerous and distracting. Also, consider the consequences to your pet if you get in an accident. You would almost certainly crush your pet between your chest and the steering wheel. It isn't worth it.

**Watching a movie or TV**— Yes, technology allows us to do these things in our cars now. Catching up on the newest episodes of your favorite shows should be an activity done on your couch, not your driver's seat.

**Shaving**— Once again, this activity is done to try and shave (I know, bad pun) some minutes off of your morning commute. Not only will you increase your chances of cutting yourself while shaving or getting a poorly done shave, you will also increase your chances of injuring yourself and others. Refrain from doing this activity in your vehicle.

**The Radio**— This can cause distraction if you take your eyes off the road to change the station or mess with the controls. It also can result in heavily involved singing and dancing in the car, two activities which will distract you from driving safely.

**Smoking**— For smokers, light your cigarette before you begin driving, or while you are stopped. Reaching for a lighter, then proceeding to light your cigarette can take your eyes off the road for a brief, yet significant period of time.

**Eating**— Eating while driving is one of the most common and most distracting activities found on the roads. We've all been hungry and in a hurry for a meal before. Eating requires use of your hands, and you cannot steer a car with a burger in your left hand and a soda in your right. Drinking coffee also ranks high on the list as drivers are very attentive in making sure that they do not spill their coffee on themselves. Drinking and eating while driving is distracting enough as it is, but if you happen to spill on yourself, it can cause a reaction that will further distract the driver and endanger the public. •



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INSIDE THIS ISSUE.....

- Welcome to The Straight Talk!
- Top Driver Distractions You Must Avoid
- Informative Questions and Answers

**Exclusive Offer For Newsletter Readers Only**

If you call our office or email us requesting a Straight Talk Law book and use the following promotional code:

**STL2010**

You will receive a free, special complimentary gift which you can only receive with this code.

**SUDOKU**

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**Exciting FREE Book Offers !**

We are excited to announce that Straight Talk Law is offering four valuable books at no cost to all Washington residents.

You can order them at:  
[www.straighttalklaw.com/books](http://www.straighttalklaw.com/books)  
 By calling: 206-285-1743  
 or email [Thomas@plg-llc.com](mailto:Thomas@plg-llc.com)

Educating yourself about these subjects, especially if and when you suffer through a personal injury as a result of an accident, can potentially save you thousands of dollars and help you make wise choices. Again, I hope you will access this important information and gain a better understanding of just how a personal injury attorney can assist you should you be involved in an unfortunate mishap.



"The Truth about Washington Auto Accidents," "The Truth about Buying Washington Auto Insurance," "The Truth about Washington Motorcycle Accidents," and "The Shocking Truth about Lawyer Advertising." All of these books are available absolutely free without any kind of commitment from you.

- S.T.L.

This newsletter is intended to educate the general public about personal injury, medical malpractice, and small business issues. It is not intended to be legal advice.