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THE BERNSTEIN LAW FIRM
SAFETY REPORT
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Dear Friends,

According to Dictionary.com, karma is a noun and is defined as follows:

1. Hinduism, Buddhism. Action, seen as bringing upon oneself inevitable results, good or bad, either in this life or in a reincarnation: in Hinduism one of the means of reaching Brahman.

2. Theosophy. The cosmic principle according to which each person is rewarded or punished in one incarnation according to that person’s deeds in the previous incarnation.

3. Fate; destiny. Synonyms: predestination, predetermination, lot, kismet.

4. The good or bad emanations felt to be generated by someone or something: Let’s get out of here. This place has bad karma.

Many Western cultures have notions similar to karma, as demonstrated in the phrases: what goes around comes around, reap what one sows, violence begets violence, and live by the sword, die by the sword.

One of the main reasons for publishing The Safety Report is to put the legal profession in a positive light and show that many attorneys (especially my firm) care about the community.

The articles in The Safety Report are meant to give you guidance on how to avoid many traps in life. The last issue focused on ways to drive safely, including not texting while driving. Although this seems plain common sense, a recent poll showed over half the high school students that drive admit to texting or reading texts while in a car. Studies show that persons are 23 times more likely to be in a collision if texting.

Let’s look out for each other and follow the Golden Rule. Enjoy the articles in this issue, and let’s keep the good karma going.

Respectfully,
David Bernstein

*If you would like more information about my law firm, please go to the back inside cover of this magazine.
ON THE WEB

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ON THE COVER

32 Your Best Vacation Yet
Summertime is synonymous with family vacations, weekend getaways and travel far and wide. From hitting the road to jetsetting across continents, there are rules you should think about before leaving the house. In this issue, we take you door to door—from Cali to the Caribbean to China—to help you enjoy the best vacation possible.

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Removing recalled items from the shelves and out of consumers’ hands is hard enough for manufacturers, but doing it while third-party retailers continue to sell products makes the job even harder.

The Consumer Product Safety Commission (CPSC) recently discovered that eight previously recalled products (from 2010 and 2011) were being resold throughout the U.S. Reselling recalled products—either in second-hand and discount stores or at yard sales—is illegal under the 2008 Consumer Product Safety Improvement Act.

According to CPSC spokesperson Patty Davis, the agency is asking for consumers to be as responsible as possible when giving away or donating products that could be recalled.

“You don’t want to pass on a hazard to another consumer,” said Davis. “You just don’t want to introduce a danger, especially for kids.”

While reselling recalled products is prohibited by law, so is giving them away.

“A consumer should not donate or give away a recalled product because the law prohibits the distribution of such products in commerce regardless of whether the product is sold or lent,” said Davis.

In both cases, Davis said a civil penalty could be imposed. Consumers should take advantage of returning, exchanging or repairing the product.

According to Marcia Zwick, vice president at Winthrop Douglas, a firm that assists companies with brand audits, data collection and product retrievals, consumer safety and brand image go hand in hand.

“The longer a tainted product sits on the retail shelf, the greater the risk that each of these two elements will decline,” she said. “Some products
change hands many times in the distribution process before it reaches the consumer, therefore further increasing the risk that a tainted product can end up in the market.

“The quicker a manufacturer reacts to retrieve a recalled product, the better chances of limiting the continued exposure to the market and helping preserve brand integrity and customer trust.”

The products were sold at central U.S. grocer Meijer Stores when they were recalled. They contracted a third-party liquidation firm to get rid of or return the products to the manufacturer, but an error allowed eight products—which ranged from baby slings to kids’ toys—to return to discount stores and other retail locations.

The list of affected products includes:

» Innovage Discovery Kids Animated Marine and Safari Lamps
» Infantino “SlingRider” Baby Slings
» Hoover WindTunnel T-Series Bagless Upright Vacuum Cleaners with Cord Rewind Feature
» Fisher-Price Ocean Wonders Kick & Crawl™ Aquarium (H8094)
» Fisher-Price Little People Wheelies Stand ‘n Play Rampway
» Fisher-Price Barbie Tough Trikes (Model: M5727)
» Fisher-Price Kawasaki Tough Trikes (Model: N6021)
» Munchkin Bathtub Subs
» Sassy Refreshing Rings Infant Teethers/Rattles

Davis did not know about the error that allowed the products to return to the market stream and calls to Meijer were not returned. The CPSC will investigate to see how the products were leaked and who exactly was responsible.

Unlike some recalls that consumers just don’t find out about, these recalls involve incidents when the products were removed and then accidentally reinserted into the marketplace.

Federal agencies and consumer groups agree: while selling recalled products is illegal, the real issue is accidentally putting other families in danger from something recalled.

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RECALLS IN BRIEF

1. Birth Control by Glenmark Generics
   Date: February 2012
   Recall Size: 7 Lots
   Reason for Recall: The pills can be reversed in the packaging, putting the medication out of order.
   Consumer Impact: Recent birth control recalls, including one by Pfizer in January, put women at risk of unplanned pregnancies.

2. Infant's Tylenol by Johnson & Johnson
   Date: January 2012
   Recall Size: 574,000 bottles
   Reason for Recall: Consumers reported problems using the “SimpleMeasure” dosing system.
   Consumer Impact: There are no adverse health consequences associated with this recall; however, some consumers may find it difficult to measure the adequate amount of medication.

3. Horse Feed by Western Feed
   Date: March 2012
   Recall Size: Unknown
   Reason for Recall: The feed can be contaminated with toxic levels of a food additive, which, when fed to horses, can cause sickness and in some cases even death. The additive, monensin, is approved for use in some livestock and poultry.
   Consumer Impact: Several horse deaths have been reported in connection with the recalled feed.

4. Lenovo Desktop Computers
   Date: March 2012
   Recall Size: 50,500
   Reason for Recall: An internal component can overheat inside the computer posing fire hazards for consumers.
   Consumer Impact: There was one report of a computer catching fire and another report of a computer smoking in the U.S. Consumers will have to unplug their desktop computers and contact Lenovo to schedule a replacement of the power supply.

Source: ConsumerBell

2012 RECALL FACTS (QUARTER 1)

- **150 million** units were recalled by pharmaceutical companies in the first quarter of 2012, recording a five-quarter high.
- **90 percent** decrease in the number of units affected by FDA food recalls, according to first quarter Enforcement Reports.
- **35 million** units affected by consumer product recalls across all 15 product categories in the first quarter of 2012.

Source: ExpertRECALL
NYT CALLS FOR ACTION TO ENSURE GENERIC DRUG PATIENTS’ RIGHTS

The New York Times recently called on Congress and the U.S. Food and Drug Administration (FDA) to address the lack of accountability generic manufacturers have when it comes to monitoring the safety of their drugs. It stated:

“This outrageous denial of a patient’s right to recover fair damages makes it imperative that Congress or the Food and Drug Administration fashion a remedy.”

This editorial comes after another article, also in the Times, “Generic Drugs Proving Resistant to Damage Suits,” which presented the stories of Debbie Schork and Diana Levine. Both women were given an anti-nausea drug that, when injected, caused gangrene in their hands and arms. As a result, both women had to have their hands amputated.

The only difference between the two cases was Levine was given the brand name drug, Phenergan, and Schork was given the generic version of the exact same drug. Because of that difference, when the women set out to hold the drug manufacturers accountable, Schork was denied her day in court, while Levine won her case after it was heard by the U.S. Supreme Court.

Schork’s case was dismissed following the Pliva v. Mensing decision, where the U.S. Supreme Court ruled generic drugs must carry warning labels identical to those of the brand name drug, even if there are known, new side-effects that warrant a change a to the label. This means that generic drug manufactures cannot be held accountable for failing to warn patients about problems with their drugs.

The Times, in its editorial, goes on to write:

“Same drug. Same devastating health consequences. Opposite results. This injustice will affect more people as generics, which already dominate the market, expand even more under the pressure to control health care costs.”

Schork is not the only injured patient whose rights have been eliminated following the Pliva v. Mensing decision—hundreds of cases have been dismissed. Additionally, many brand manufacturers get out of the market once a drug goes generic, this means there will be many instances where no one will be monitoring drugs for safety. The Times concluded:

“Generic drugs have rapidly expanded their reach, and, by one estimate, from one-third to one-half of all generic drugs no longer have a brand-name competitor. The regulatory system needs to hold generic companies, many of them large multinationals, accountable for labels on the products they sell.”

Congress and/or the FDA need to act to protect patients who have been injured by dangerous drugs and restore patients’ rights to hold generic manufacturers accountable, just like brand name manufacturers.
INSTITUTE OF MEDICINE FINDS DRUG-MONITORING DEFICIENCIES

The Institute of Medicine (IOM) recently released a report recommending that the U.S. Food and Drug Administration (FDA) review drugs on a regular basis for as long as they are on the market in order to catch any new safety issues.

The IOM also recommended that the FDA create a comprehensive, publicly available document that reflects risks as they crop up throughout the “lifecycle” of the drug. This report is further evidence that FDA approval does not mark a drug as safe. Vioxx, Accutane, and Reglan are just a few recent examples of drugs that were approved by the FDA and then found to have dangerous side effects.

This report is even more troubling because, the U.S. Supreme Court ruled last June that generic drug manufacturers only have the responsibility to carry the same warning label as the brand name drug, even when they know of new side effects. As a result of that decision, many people injured by generic drugs have been unable to hold generic pharmaceutical companies accountable for their injuries. This is in direct contrast to the U.S. Supreme Court’s decision in 2009, which established that people injured by brand name drugs can pursue their claims in court. Many long-term side effects of prescription drugs are not known at the time of FDA approval. In fact, the IOM report noted that “it is impossible to know all of the risks and benefits of a drug before approval.”

Without accountability in the courts or from the FDA, generic manufacturers have no motivation to warn the public of new side effects, leaving consumers paying the price while the drug companies continue to profit.

THE FIGHT AGAINST FORCED ARBITRATION CONTINUES

Bloomberg recently ran a powerful story on the real-life implications of forced arbitration on consumers and employees. It covers the history of forced arbitration and includes the story of William Kurth. Bloomberg writes:

After watching his father die from sepsis of the blood caused by infections from 13 bedsores in 2005, David W. Kurth of Burlington, Wisconsin, tried to sue the nursing home whose staff he claimed had left his father’s wounds covered in excrement and urine for days at a time. Though the death of his father would have been shocking enough, Kurth told a Congressional subcommittee in 2008 that the “most shocking” part of his family’s ordeal was this: They wouldn’t be able to sue for the alleged neglect because the deceased man’s wife had signed admissions documents that had a mandatory-arbitration agreement.

“How can anyone in good conscience argue that it should be perfectly legal to trick frail, elderly, infirm senior citizens experiencing the most stressful time in their lives into waiving their legal rights?” Kurth asked.

But for every good article that explains why forced arbitration is such a serious problem, we have the Wall Street Journal’s editorial board to remind us exactly what we are up against. The paper recently editorialized on the Consumer Financial Protection Bureau’s power to investigate and limit or ban forced arbitration in consumer financial products.

They used the editorial to repeat corporate talking points that forced arbitration is fair and cost-effective for consumers and to attack trial lawyers and our allies. They did get one point right—the editorial states:

“But the plaintiffs lobby never sleeps and has made it a priority to press Congress to outlaw mandatory arbitration in new legislation.”
Dirty Air
More than 50 million U.S. residents live with unhealthy air. Even after Congress passed the Clean Air Act, corporations continue to pollute the air we breathe with chemicals and carcinogens from arsenic to zinc. In the face of weak federal enforcement, it has been trial attorneys who have led the fight, seeking justice against all the odds for communities such as the cancer-ridden town of Globeville, poisoned by the cadmium-spewing smelter that rose above it for 100 years.

Poisoning the Poor
For decades, corporations handling waste disposal and hazardous materials have targeted low-income communities as locations for processing plants, dumps and landfills. State and federal agencies were of no help, routinely allowing permits for sites in economically vulnerable communities without any oversight. Trial attorneys have worked on behalf of targeted communities, such as Camden, New Jersey, which was forced to accept an industrial plant producing over a million tons of hazardous waste a year in a neighborhood already marked by 15 contaminated sites. Trial attorneys were successful on behalf of Camden and continue to stand up on behalf of many other similar communities.

Oil Spills
Between 1970 and 2000, incidents such as the Exxon Valdez disaster spilled more than 3 billion gallons of oil into marine waters worldwide. Trial attorneys worked for two decades to force Exxon to clean up its mess, and have proven to be the best mechanism for holding corporate polluters accountable.

Contaminated Water
As many as 49 million Americans have water supplies that contain levels of arsenic, radioactive substances and coliform bacteria that violate the Safe Drinking Water Act. Trial attorneys were the first to take action in the 1970s, holding Velsicol Corp. accountable in Tennessee for contaminating drinking water with 300,000 barrels of chemical waste. While federal agencies pursue only three percent of the more than 23,000 companies that violate federal law by contaminating rivers, streams and groundwater sources, it continues to be trial attorneys who offer the best protection of America’s water supply.

Chemical Dumping
U.S. corporations produce more than 25 billion pounds of hazardous waste every year, nearly half a billion pounds of which are so toxic that they do not break down in the environment. In cases such as Love Canal, Hooker Chemical Co. dumped 20,000 tons of chemical waste in an unlined canal and then sold the land to the local school board. Time and again, it has been trial attorneys who have worked to stop corporations from dumping toxic waste and held them accountable for the injuries they have caused.
WHAT DOES ‘INFERTILITY’ REALLY MEAN?

The inability for a couple to conceive is often devastating. Frequently, women blame themselves for their failure to become pregnant.

However, infertility is not always the result of the woman’s deficiencies. It is necessary to look at both the man and the woman when determining the cause.

by Jamie G. Goldstein
The first step to coping with infertility is understanding what it is and its potential causes.

Infertility is defined as a couple’s—not an individual’s—failure to conceive after having regular intercourse over the period of 12 months, without the use of contraception, and in which the woman is under 35 years of age. In instances in which the woman is 35 or older, the time period decreases from 12 months to six months.

FEMALE INFERTILITY
While there are many causes of female infertility, two frequent causes are ovulatory disorders and endometriosis. Other potential causes include pelvic adhesions, tubal blockage, tubal abnormalities and hyperprolactinemia.

Ovulatory disorders often cause infertility because the woman either has infrequent or absent ovulation. It should be noted that while a female fetus carries millions of follicles, each of which contain a single immature egg, by the time a girl reaches puberty, the amount is reduced to 300,000.

Once a woman enters her mid-30s, the rate at which follicles decrease accelerates. In layman’s terms, it means that as a woman ages, even if she is ovulating, the remaining eggs may be of poor quality causing difficulty in becoming pregnant. As a result, women 35 and older may begin to see increased difficulty in becoming pregnant due to the diminishing selection of viable eggs.

Endometriosis is another leading cause of infertility in women. It occurs when cells from the uterine lining appear outside of the uterine cavity and often in the ovaries. The growth of these cells outside the uterine cavity can cause damage to the ovarian tissue. The resulting cells can hinder ovulation, fertilization and implantation, making it difficult and sometimes impossible for a woman to conceive.

MALE INFERTILITY
Often, a woman is looked to when a couple is having difficulty or unable to conceive, however, it should be noted that according to a World Health Organization study from 1982-1985, infertility was attributed to men 20 percent of the time.

The study also concluded that 38 percent of the time infertility was attributed to women and 27 percent of the time factors from both the male and female caused infertility. In 15 percent of cases, there was no clear answer as to the cause of infertility.

Male infertility is caused by no sperm count, low sperm count or lack of healthy sperm. Problems with sperm count or lack of healthy sperm can be caused by certain diseases and genetic disorders. These diseases and disorders create a gonadotropin deficiency, which often leads to infertility. Men may also be infertile as a result of low hormone levels as well as Y chromosome defects and cryptorchidism or failure of the descent of the testes into the scrotum during the stages of fetal development.

While men cannot prevent many of the causes mentioned from occurring, there are certain factors that men do have some control over and may decrease their likelihood of being infertile. These include smoking, hyperthermia or prolonged high testicular temperature, drug use including opioids and psychotropic drugs and obesity.

It should be noted that this is only a brief overview of possible reasons couples may be experiencing infertility. It is always best to seek medical attention from your physician to determine the actual cause and if there is treatment available. While many couples may experience infertility, there are treatment options, and often in time couples are able to conceive.
To ill To Work?
When is it better to stay at home?
by Matthew Devoti

Your spouse wakes up with stuffed-up nose. She didn’t get any sleep last night, is congested and spent most of the night coughing. You listened to her. Plus, your back hurts. It’s hurt for a long time. Both of you start the morning with medicine: she takes a cough suppressant and you take your pain medication.

Neither of you feel like going to work. Do you? When is it better to just stay home?

Better than anyone else, you know the challenges you face at your workplace. If necessary, will someone pick up the slack for you? Will you be able to get actual rest at home or will you be on email and on the phone all day?

Consider the following when making the decision about whether it is better for you to stay at home:

Are you a danger to others?
You must consider what you do for a living and whether how you feel—or the medications that you’re taking—put others at risk of independent injury. Do not forego a sick day or using paid time off (PTO/ETO) while putting your coworkers or members of the public at risk because you have a hard time functioning and are not able to perform at your best. Take a day and get better.

Is your illness contagious?
Are you putting others at risk for catching your illness if you enter the workplace? Very few of us work in isolated workspaces. We touch the coffee maker and the copy machine in the workroom or sneeze and sniffle while working with a fellow carpenter or factory worker. In these situations, a good likelihood exists that you’ll expose your coworkers to your illness, which they, in turn, will pass to others if you head to the workplace.

Can you be productive?
The reality is—and we all know this fact—that each of us is less productive when we don’t feel well than when we’re functioning on all four cylinders. Consider whether a day or two of rest will help you recover so that when you return to work you will be ready to put forward maximum effort. Any benefit of going to work and getting some work done may be outweighed should you take a step back in your recovery because you overexerted yourself.

Illness is unavoidable. Each of us gets sick and some of us will suffer an injury at some point during our working lives.

But, be smart. Consider your answers to these questions and call your doctor immediately should your illness last more than a few days.

Stay home from work if you feel you will be a danger to others, suffer from an illness that is contagious or feel so bad that the benefit of sticking it through work is outweighed by your lack of productivity.
Couples diagnosed with infertility may want to consider in vitro fertilization (IVF), the process of fertilization by combining an egg and sperm in a laboratory dish and then transferring them back into a woman’s body. IVF is never the first step in treating infertility, but may be the only option if the cause of infertility is due to:

- Endometriosis
- Low sperm count
- Problems with the uterus or fallopian tubes
- Problems with ovulation

Every couple should consider health, age and financial stability before considering parenthood, but for couples considering IVF treatment, there are additional factors to consider.

1. **COSTS OF AN IVF CYCLE**
   In the U.S., the average cost of one IVF cycle is approximately $10,000 to $15,000, and is usually not covered by insurance. Fees for a single IVF cycle include medications, surgery, anesthesia, ultrasounds, blood tests, processing the eggs and sperm, embryo storage and embryo transfer.

   Oftentimes, more than one procedure is required for success, so couples could feasibly be looking at more than $20,000 even if there are frozen embryos used for subsequent procedures.

2. **TIME COMMITMENT**
   It will be necessary for couples to adjust their schedules to undergo an IVF procedure. Patients will need to take drug injections up to three times a day so if being home is not an option, the medications will need be transported and properly stored; some need refrigeration.

   IVF requires numerous doctor visits; at least twice a week for approximately one month.

   During the first two weeks, the medical team will watch how the follicles grow and test hormone levels. The retrieval process takes several hours followed by an appointment two days later for the transfer, which also takes several hours.

   After the transfer, there will be more monitoring and blood checks. If the IVF cycle results in a pregnancy, the woman would continue her pregnancy care with her OB/GYN.

3. **MULTIPLE BIRTHS**
   During each IVF cycle, the doctor can transfer up to four embryos.

   Although this helps increase the chance of pregnancy, it also increases the chances of a multiple pregnancy, so couples must be prepared emotionally,
physically and financially. Twins and multiple births increase the risks of a miscarriage or other pregnancy complications, such as diabetes or premature births.

**MEDICATIONS**

During IVF, medication is prescribed to stimulate the ovaries and to increase the chance of collecting multiple eggs. This is known as ovulation induction.

Multiple eggs are desired because some eggs will not develop or fertilize after retrieval. Once mature, the eggs are surgically removed and allowed to fertilize in the laboratory. If the embryos successfully grow, they are placed back into the uterus in the hopes of implantation and a pregnancy.

Occasionally, too many follicles develop and a condition called Ovarian Hyper-Stimulation Syndrome (OHSS) may occur.

This condition causes a build up of fluid in the abdomen and chest. It occurs when too many eggs develop in the ovaries, which become very large and painful. Symptoms include pain and bloating in the lower abdomen, nausea or vomiting. OHSS can usually be treated with bed rest, but in severe cases require the fluid to be drained.

Common symptoms from infertility drugs are tenderness and swelling of the abdomen, breast tenderness, slight nausea, dizziness, headaches, and mood swings much like during a regular menstrual cycle. Many IVF medications must be taken by injections several times a day. Not only can this be a physical strain, but can be emotional as well.

**ECTOPIC PREGNANCY**

An IVF procedure can slightly increase the chances of an ectopic pregnancy. The good news is that the patient will have a series of hormone tests to make sure the embryo is growing properly.

While this close monitoring will not prevent an ectopic pregnancy, it may help reduce risks of complications if an ectopic pregnancy does occur. As in any pregnancy, it is important to consult your doctor immediately if you experience vaginal bleeding or stomach pain after an IVF cycle.

**MISCARRIAGE**

The risk of a miscarriage after IVF is no higher than after a natural conception. Pregnancy results take two weeks, which can be the most emotional time for an infertile couple. It is important not to worry since stress can be related to infertility and miscarriage.

**OTHER RISKS**

The egg retrieval process and the use of laparoscopy carry the usual risks associated with receiving anesthesia. There is a risk of bleeding, infection, and damage to the bowel, bladder or blood vessel, although the risk is low and less than one patient in 1,000 will require surgery to repair damage caused during the egg retrieval process.

**SUCCESS RATES**

Success is based on the ability to ovulate and produce multiple eggs for fertilization. IVF success rates can vary depending on age and health status; one cycle requires a significant physical, emotional, financial and time commitment, especially for those who face multiple IVF cycles before you get pregnant.

While certain fertility problems are more challenging to treat than others, age plays a significant role in the success of an IVF treatment. The number of eggs collected is lower in older women and the quality of the embryos is usually decreased. Higher doses of hormones are usually required in older women; there is also a higher risk of low or no response to the stimulating drugs.

Couples must remember that when committing to an IVF procedure, they are making a huge emotional and financial commitment. But, for most couples it is a commitment worth the investment.
Have you ever asked yourself, “Does my child have ADHD?”

I didn’t know much about Attention Deficit Hyperactivity Disorder (ADHD) before 2006. It sounded like a label that kids who could not control themselves were given as opposed to just saying they were bad kids, ill-mannered or spoiled.

That was before I was sitting in the child’s psychiatrist office awaiting another diagnosis for our oldest daughter. We had been to several psychologists, neurologists and psychiatrists. While there were family members and friends who thought we spoiled our daughter (I confess this is true), my wife and I knew that there had to be more to the issues with our child other than “bad parenting.”

Like many developmental disorders, symptoms of ADHD usually appear before a child reaches the age of 10. It affects less than 5 percent of children but the number of children diagnosed in schools is substantially higher—sometimes close to 1 in 5 children.

We knew that she had multiple neurological issues. She had both vocal and physical tics. She was very sensitive to light and loud noises and she had issues with socialization within our home and in public.

At this particular doctor visit, we learned something new that truly helped us break through some of the haze: Not only is there an argument over what ADHD is, but there is also a huge argument among clinicians as to how to diagnose this disorder versus other similar disorders.

Instead of trying to make a distinction at this visit, the doctor drew a triangle and said, “Congratulations, your daughter meets the criteria of each part of this triangle: ADHD, OCD (Obsessive-Compulsive Disorder) and Tourette syndrome.”

For parents with children suffering from these conditions, a diagnosis might bring some comfort, but the waters are very murky when it comes to an absolute answer and a diagnosis may not be 100 percent accurate.

**FAST FORWARD TO TODAY**

These days, the diagnosis is still ADHD and OCD, but the neurological part of the diagnosis has been changed from Tourette syndrome to Asperger’s syndrome. The only reason I mention that is to say that the diagnosis of a child with these disorders is a moving target.

Another problem for us is that our daughter is adopted, so we don’t have a true family history to work from, although that might not mean much in the ADHD discussion. ADHD is not considered a neurological disease; it is considered a behavioral disease.
Here are some signs that we see in our daughter although not in any particular order:
• She is easily distracted and has a hard time staying on task.
• You can be talking directly to her and realize she didn’t hear a word because she is daydreaming.
• In response to just about any question as to why she is not completing a task, the answer is that she is bored.
• She doesn’t appear to listen when she is spoken to.
• She has trouble following instructions.
• She becomes easily distracted.
• She has little or no patience.
• She makes inappropriate comments.
• She has a hard time allowing others to speak during a conversation and interrupts others while they are conversing.

We know people in a similar situation who choose not to medicate their child. I understand and appreciate their position, but if there is a drug that can make my child’s daily life more livable, I’m going to allow her to take it.

FUTURE PLANS
What does the future hold for our daughter? Wikipedia states that children diagnosed with ADHD will continue into adulthood to experience problems even if they receive medical treatment.

These problems were noted as being at increased risk of automobile collisions, injuries, continued medical expense, earlier sexual experiences and teenage pregnancy. If there is good news here, it is that many people with ADHD learn coping techniques that help them mask or hide the disease. We have learned several coping skills over her lifetime thus far, but the coping techniques take time and must be practiced.

Our experiences have led us to a few tips I feel comfortable passing on. It was truly difficult for my wife and me to honestly acknowledge that our child has issues that we have very little control over.

In fact, it is a daily struggle. A child with ADHD unintentionally disrupts the normal flow of the family. This issue must be dealt with directly by constantly communicating feelings and concerns among family members.

Other non-ADHD diagnosed children must feel comfortable expressing their emotions with you. Finding a good counselor who understands behavioral issues and provides good exercises for learning coping skills is a must.

If your counselor doesn’t provide home exercises to practice coping skills, you must ask for them or find a counselor who does.

Don’t be afraid of medication. You’re not doping your child and anyone that tells you so doesn’t have a child with this disorder or doesn’t live in the real world.

Don’t be afraid to experiment with different medications offered by your physician, realizing that just about the time you get the right medication mix, your child will grow and may require a different combination.

Question your doctors and counselors. We’re all in this together to find the answers.

Above all, have patience. Episodes of disruption usually pass rather quickly but the emotional scars of not showing love and empathy may last much longer than any behavioral issue.

Until the cure for ADHD is found, don’t be afraid to seek counseling for all family members to discuss coping skills as well as reaching out to support groups that provide help or assistance in dealing with ADHD.
Most of us love being outdoors during the summer doing activities, such as swimming, playing sports, boating, fishing, golfing, going to the park or even just taking a walk.

However, if outside for too long without proper sun protection, terrible things can happen to our skin.

A bad sunburn is not only painful, but it can also potentially cause our skin to prematurely wrinkle and possibly even lead to skin cancer.

What should we do to enjoy the outdoors without risking our long-term health and our appearance? The best choice is to protect our exposed skin during the day with proper sunscreen protection.

Most of us have heard of sunscreen protection with SPF, which stands for Sun Protection Factor. The SPF number is the amount of sun that causes redness in sunscreen-protected skin, divided by the amount of sun that causes redness in unprotected skin. It is mainly a measure of UVB protection and usually is seen on sunscreens ranging from 2 to 45 (and higher).

For example, if we normally burn in 10 minutes without sunscreen, then applying a sunscreen with an SPF of 15 will allow us to stay out in the sun 15 times longer (15 SPF x 10 minutes = 150 minutes) before burning than we would without sunscreen.

According to the FDA, “Even on an overcast day, up to 80 percent of the sun’s UV rays can get through the clouds.” Thus, even when it is cloudy, we need sunscreen to avoid getting a sunburn.

The FDA also states that even though some sunscreens may be water-resistant, no sunscreen is truly waterproof or sweatproof. Therefore, we need to reapply sunscreen after swimming or working up a sweat.

A base tan is not a substitute for sunscreen. There is no such thing as a healthy tan. Even people with deeply pigmented skin who rarely burn should use sunscreen. According to the EPA, “everybody, regardless of race or ethnicity, is subject to the potential adverse effects of overexposure to the sun.”

It is important to note that the SPF number is only a measure of the sunscreen’s level of protection against UVB rays, which typically cause sunburn. Please note that the SPF number does not take into consideration whether the sunscreen protects against UVA rays, which penetrate deep into the skin and cause premature aging of the skin.

Check the label on the sunscreen to see if it also states how much UVA protection the sunscreen offers. Unfortunately, some sunscreens do not offer any UVA protection at all. Preferably, if the label does not set forth how much UVA protection is offered, look for a broad-spectrum sunscreen with a minimum SPF of 15 to 30.

If we limit exposure to the sun when it is strongest—between 11 a.m. and 2 p.m.—and use the common sense approach set forth above, we can continue to enjoy the outdoors without worrying about the dangers of too much sun.
SUMMER IS AN IMPORTANT TIME to be aware of how much water we are consuming. Warm, sunny days and outdoor activities lead to an increase in sweat as your body works to keep cool. Now is the time to be particularly conscious about staying hydrated and healthy.

According to the Mayo Clinic, water makes up about 60 percent of our body weight. Water is extremely important to a healthy body as it helps to transport nutrients and oxygen into cells, regulate body temperature, detoxify, protect vital organs and help them absorb nutrients and protect and moisturize our joints. Drinking plenty of water can also increase your overall quality of life by helping you to lose weight, have healthier looking skin, be more productive and feel healthier.

Dehydration can have many negative consequences, such as fatigue, migraines, constipation, muscle cramps, kidney problems, dry skin, sluggish metabolism, and pH imbalance. Symptoms of dehydration include dark urine, dry skin, thirst, hunger and fatigue.

If you suspect you are dehydrated, it is important to increase your water intake. While studies vary on the recommended daily water intake, it is generally accepted that you should drink at least eight, 8-ounce glasses of water per day. This can vary depending on your size, how active you are, the climate you live in, your health status, and if you are pregnant or breast-feeding.

About 25 percent of our water intake is from the foods that we eat. You can increase your water intake by eating foods high in water content, such as watermelon, tomatoes, and leafy green vegetables. Beverages such as milk and juice are also composed of mostly water, but are not calorie-free like water.

One way to ensure that you are drinking plenty of water is to fill a 2-liter bottle (approximately eight, 8-ounce glasses) at the beginning of each day. Make sure that it is gone by the end of the day and have a few extra glasses of water if it is especially warm or you have increased your amount of exercise. If you are not a fan of water and want to add some flavor, add a slice of lemon or other citrus fruit.

So remember, the next time you reach for a soda, substitute a bottle of water. Your body will thank you.

Did You Know?

- Water makes up approx. 60 percent of our body weight.
- Not drinking enough water can result in dehydration.
- You should drink at least eight, 8-ounce glasses of water per day.
- Dehydration can have many negative consequences, such as fatigue, migraines, constipation, muscle cramps, kidney problems, dry skin, sluggish metabolism, and pH imbalance.
- Symptoms of dehydration include dark urine, dry skin, thirst, hunger and fatigue.
The Civil Justice Foundation is a national charitable organization dedicated to safeguarding justice for all Americans by strengthening the alliance between trial attorneys and consumer advocacy groups. It is the only national foundation devoted solely to protecting the individual rights, health and well-being of the injured — providing small but significant grants to the tireless organizations fighting for injury prevention and justice preservation across the country.

How Do We Do It?
The Civil Justice Foundation is proud to award grants to grassroots organizations that are at the forefront of the consumer advocacy movement — particularly to groups that have difficulty securing traditional funding because they are newly organized and/or address a controversial issue.

To date, the Foundation has awarded more than $1.4 million to more than 110 of these groups.
IS THERE A HOARDER IN YOUR LIFE?

Signs to look for and how to help
by Doug Landau

Hoarding—and the issues that come along with it—is nothing new. However, given the success of topical reality shows on cable channels such as TLC and A&E, there seems to be a new light being shone on this psychological condition. There is no cure or magic pill, but for those who want it, there is both help and hope.

In this exclusive interview, we talk with clinical psychologist Keith E. Saylor, Ph.D., Sc.M, president and CEO of NeuroScience, Inc., about the triggers of hoarding, who’s more susceptible and what traits to look for when caring for those in your life. Saylor recently appeared on “TLC Reveals The Hidden Lives of Hoarders in Hoarding: Buried Alive.”
Doug Landau: Hoarding is a huge problem for people from all walks of life. That said, it seems as though there is a trend with homebound and/or elderly folks.

Keith Saylor, Ph.D., Sc.M: It’s basic deduction, really. If you have no way of emptying your home, things accumulate. At the end of the day, hoarding is typically a problem of too much inflow and too little output.

Disabled/elderly people would need help sorting through what they have and ensuring that enough goes out so that the pathways in their homes are clear for ingress and egress.

Landau: Are there physical attributes that may predispose someone to be a hoarder?

Saylor: No, people hoard for psychological reasons. The things hoarders keep are often things of no intrinsic, sentimental or other value. Old magazines, clothes that no longer fit, toys, outdated electronics, broken sports equipment and damaged furniture are just some examples.

Landau: What should someone do if they see the symptoms of hoarding starting to manifest?

Saylor: I think it’s important to start before the symptoms. In other words, if someone is disabled, watching very early to make sure the trash is taken out on a timely basis, the recycling is done, mail does not build up, etc., will be a sure sign.

Shopping online is an issue as well; too many things coming in and looking for bargains are definitely risk signs for hoarders.

This is definitely an area in which family can step in and help before the amount of material acquired online and elsewhere takes up otherwise available, usable space and potentially bankrupts the diagnosed individual.

Family should be aware, vigilant and helpful in ensuring that there is no buildup of costly and potentially dangerous materials or mass.

Landau: Anxiety and depression are some of the traits consistent with people who suffer from this condition. How do these characteristics play into the presentation of hoarding?

Saylor: Some of the usual sources of relationships and satisfaction become limited as we get older or if we become disabled. Those sources typically have some sort of connection to anxiety and/or depression. Hence, we start to find satisfaction and happiness in other things—including objects.

And those objects—which may look like “garbage” to others but trigger happy memories—may be saved in order not to have to face the reality of their situations.

In turn, these people develop psychological attachments to items instead of people and that’s when the hoarding truly begins.

Landau: What about the home’s environment? Are folks affected even aware of the dangers around them?

Saylor: People do not become hoarders by choice. They are often unaware of the danger just in the immobility and inability to get around in their own homes.

Rooms and entire floors become unusable, plumbing becomes unusable, electrical wiring become dangerous, access to heating, air conditioning and other vents gets blocked, and often garbage and waste products build up.

It’s not something people think about. They are not saying to themselves, “I’ve got to stop accumulating stuff and saving it forever.” They are not aware of the dangers that come with hoarding, so they just accumulate.

Once this occurs, we start to see rodents, fire hazards and personal safety issues (i.e., tripping, slipping, falling, etc.), which are especially dangerous for those who are already disabled, elderly and/or living alone.

Landau: How should a family deal with a hoarder who is also disabled?

Saylor: Hoarding is probably worst for disabled people just based on the sheer difficulty in getting around.

It’s imperative that a caring, trusted family member, friend or neighbor take control by gently, but assertively, removing items to prevent needless harm and injury.

Even just saying, “I am going to keep these things at my house or in my basement” is better than ripping it away.

There is a tendency to abandon people or throw your hands up, which is maybe understandable if the person is fully capable, but if the person is disabled, that cannot be an outcome. There should be an advocate on some level, even if it is not a family member.

Hiring an organizational team, getting some sort of mental health professional involved or sometimes even medicine can help with the anxiety and depression, but there is no medicine that treats hoarding alone—nothing that’s effective yet, anyway.

If there is an underlying disorder prior to the disability, like an obsessive compulsive disorder (OCD) or anxiety or mood disorder, hoarding would likely set in faster and the symptoms would become more severe more quickly.

Landau: While hoarding is not triggered by physicality, it can cause physical ailments. Do hoarders respond to the onset of physical problems brought on by hoarding? Is there any sort of reward system that works?

Saylor: Unfortunately, the “reward” is the keeping of the items they hoard. Therefore, the reward for not keeping has to be far greater and it is almost impossible to find that.

Generally speaking, people who hoard will not come in for treatment—

“...people develop psychological attachments to items instead of people and that’s when the hoarding truly begins.”

- Keith Saylor, Ph.D., Sc.M.
not unless they are highly motivated and realize they want to clear things out. That would be the only instance in which a rewards system would work. They have to want to fix the problem first.

It is rare to find a reward or incentive big enough to keep the person from starting to hoard all over again. It is sort of like weight loss. You have to have a "window of acceptability" that the person agrees to and sticks with. Especially for the disabled person whose choices are limited in terms of mobility, even the best of intentions for getting rid of the hoard can get stymied.

**Landau:** What type of therapy works best?

**Saylor:** There are all kinds of reasons people keep things, so that is why psychological counseling is often imperative to help the person to understand. The best form of therapy is an "exposure-based" treatment, whereby the affected person really knows what is happening and is given tools to withstand the discomfort of the separation.

This all comes from the limbic brain (which controls our emotions). The removal of objects is perceived as a threat to the person who hoards. When piles are moved, the hoarder feels very anxious and uncomfortable. But due to the brain's capacity for neuroplasticity, you can change the wiring.

So the experience (of moving and hopefully removing accumulated material) becomes very different over time and the person can tolerate the discomfort. We try to emphasize not avoiding that discomfort and thereby going right back to the hoarding, because that's a state of avoidance and all that does is perpetuate the problem.

**Landau:** Let’s talk about “hoarding rebounders.” The name itself seems pretty obvious...

**Saylor:** It's the same as a recovering addict. Vigilance is needed so that nothing exceeds the “window of acceptability.”

Plus, even in situations in which the hoarder has disgorged some of the stored items, we see a physical manifestation of the stress in the form of nausea, anxiety, fatigue, etc. These people experience an extreme “low,” much like someone who has lost a loved one. They often want to see the piles every day, and when the accumulated materials are gone, they mourn. It is not unusual to see this response in hoarders, so family and friends need to be supportive and vigilant.

If a person with hoarding tendencies sustains an acute injury or disability, then the attention the patient gets may help, in the short run, avoiding more accumulation.

However, this attention usually dissipates over time as others cannot sustain that initial level of attention. The loneliness then sets in and often compels some compensatory mechanism, such as buying, keeping and other such habits.

The other thing to consider is the effect of medication on a person’s moods and inhibitions. This is especially true of pain medications. Such medications can encourage a lack of care in hygiene, both personal and environmental. These additional factors can contribute to hoarding. Once these medication and dosage issues are taken care of, they may also lead to a reduction in the overall hygiene and hoarding safety problem.

If you know a person with hoarding tendencies who is compromising their health and safety, mental health professionals should be contacted at once.
There are many things parents and siblings can do to reduce the likelihood of a bicycle crash. Education, experience, examples and practice off and on the road are all key components. While falls, scrapes and bumps are part of many recreational activities, cycling safely at an early age can lead to a lifetime of enjoyment and good health.

Set a Good Example
This is simple. Be a good parent. Explain that when riding a bike, it is important to look left and right, just like when you are driving a car. But don’t stop there. Explain “defensive driving” and defensive riding. This will be hard for younger children who tend to be more impulsive and less likely to rely upon their peripheral vision.

Parents who ride bicycles should model good safety practices. Always wear your helmet correctly and do a “preflight inspection” before heading out on the road. Check your child’s bicycle for correct fit, properly working parts, and reflectors. Instruct your child on the correct way to wear a helmet. Make sure it fits snugly and covers the forehead. When your child wears a helmet correctly, praise him/her.

‘Show & Tell’
In addition to “monkey see, monkey do,” reinforce safety by getting books from the local library about cycling.

Check with your local and state driver licensing agencies and highway departments for booklets that explain bicycle safety rules. Our office has coloring books to reinforce cycling safety. Books and magazines that show hand signals are helpful. Practice around the home. Just like “red light, green light,” children like games, and if they reinforce safe practices, it is a bonus for caring parents. If you can while driving, see if your kids know what the signs mean (and they will have fun identifying them while you are driving).

Hands-On Experience
Besides setting a good example, books and games involving hand signals and on the road experiences with a parent are invaluable. If you are unable or unsure, enroll your child in a bicycle safety education program if one is available in your community.

Some local bike clubs and police departments conduct “bike rodeos,” so that kids can have fun and learn safety tips under the watchful eye of experienced bike riders and law enforcement professionals.

Equipment
Besides being critical in reducing traumatic brain injury in bike crashes, helmets serve a secondary purpose—to make the child rider more visible.

Most helmets have reflective tape and they also make the rider appear taller and more visible. Helmets should always be replaced helmets any time they are involved in a crash. The small cost of buying or replacing one can prevent the need for an emergency room visit or hospital stay.

Replacing helmets that are old, cracked and/or delaminating could prevent a serious head injury and permanent disability.

Bicycle equipment does not stop at the top. In addition to helmets, shoelaces should not be loose: they might get caught in the gears and bring a young rider down.

Loose-fitting bell bottom pants can also cause a crash, so make sure that clothing does not create an unnecessary risk of harm. And while most young people are never far from their iPods or MP3 players, never let a child ride a bicycle while listening to audio headphones. A child needs to use all of his/her senses to ride safely.
Very year, bike crashes kill about 700 people and about 10 percent of those who die are kids. Almost all of the fatal crashes are in collisions with cars—and occur because of catastrophic head injuries. About 50 percent of all bicyclists do not wear a helmet. Proper helmet usage reduces head injury risk by more than 80 percent.

A helmet is worn to protect your head, brain and parts of your neck. When the head hits the pavement, the foam inside the helmet crushes and cushions the blow. The hard shell makes it skid on the street so your neck does not get jerked. It also protects the foam and keeps it in one piece. Wearing a helmet not only applies to bicycling, but also to skateboarding, rollerblading and scooters. Accidents can happen in all of these activities and the proper protection is needed to prevent serious injury.

Everyone Needs a Helmet
Today’s helmets have cool designs, are more comfortable and easier to wear than ever before, but they must fit to be safe.

Selecting a Bicycle Helmet
Make sure the helmet is safe. Look for a seal of approval from organizations such as the Consumer Product Safety Commission (CPSC) or the Snell Memorial Foundation. Remember, your brain is at least as valuable as your bike!

Make sure it fits snugly. You shouldn’t be able to move the bicycle helmet more than one inch in any direction, front to back or side to side. The sizing pads included with every bicycle helmet can help make the fit more secure.

Wearing a Bicycle Helmet
The rules for wearing a bicycle helmet are the same for kids and adults:
1. Wear the helmet flat on the top of your head. The chinstrap should be comfortably snug. Make sure the helmet covers the top of your forehead without tilting forward or backward, and the straps form a V shape under each ear.
2. Fasten the chin strap below your chin—not to the side or along your jaw. If the bicycle helmet rocks from side to side or front to back, use the sizing pads that came with the helmet to get a better fit. Wear the helmet level on the head—two finger widths above the eyebrow—and not tilting in any direction.

Helmet Fit
When the chin strap is buckled, a bicycle helmet should have a snug but comfortable fit. You should not be able to move the helmet from side-to-side or back and forth. The helmet should sit level on the head (not tilted back) and rest low on the forehead.

The bottom edge of the front of the helmet should be one to two finger widths above the eyebrow. Another technique to check proper positioning is this: your eyes should be able to see the very edge of the helmet when looking upward.

The straps of the helmet need to be even and should form a “Y” that comes together right at the bottom of the earlobe. The straps should be snug against the head. The buckled chin strap should leave only enough room to allow one finger to be inserted between the buckle and chin. When opening your mouth, you should be able to feel the helmet pull down on your head.

NEED MORE INFO?
1 National Safe Kids Campaign
   www.safekids.org
2 Consumer Product Safety Commission
   www.cpsc.gov
3 National Bicycle Safety Network
   www.nsc.org
4 National Highway Traffic Safety Admn
   www.nhtsa.dot.gov/kids
5 Snell Memorial Foundation
   www.smf.org
Safer Communities. Safer Campuses.

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scan to learn more

AWARENESS. RESEARCH. EDUCATION. OUTREACH.
There are scores of weight-loss strategies. You’ll find them on TV, in magazines, on the radio and on the Internet. And many of them have controversy tied to them: There is not enough of this, too much of that.

But, there is one strategy that most experts feel will help you lose those extra pounds: keeping a food journal or diary.

In fact, studies show most people can double their weight loss by keeping track of what foods they eat—and when. One researcher says people who keep a food diary or journal six days a week lost about twice as much weight as those who kept food records one day a week or less.

Increasing Your Food Awareness
So how does keeping a food journal help you lose weight? For one thing, it increases your awareness of what types of foods you are eating and how many calories you are consuming each day. Experts say the key is being completely honest with yourself.

If you are, you can see how mindless munching of cookies, chips and other snacks can really derail your weight loss plan. Experts also say a journal can help people identify areas where they can change their eating behaviors. Many times, people don’t realize how many calories they consume from beverages and snacks.

Psychologists say food journals can bring to light patterns of overeating, and can reveal triggers to avoid, such as eating when you are upset, not eating enough during the day or eating too many fatty foods while sitting in front of the TV at night.

Easy and Simple
Food journals are also extremely simple to create. All you need is a notebook and pen.

Just write down everything you consume. It’s easy when you prepare food at home, but it’s a little more difficult when you go out to eat. You can find online calorie databases, such as CalorieKing.com, to help you determine what you consumed.

‘That Has How Many Calories?’
Food journals are also eye opening. Most people are shocked when they realize how many calories they are consuming each day.

Once you keep a journal, there is usually an “aha” moment when it dawns on you, you need to eliminate certain things from your diet to help you reach your weight-loss goals.

Journals can help you keep track of your progress and they make you feel accountable to someone, even if it is only to yourself.
WEBMD HAS SEVERAL TIPS ON HOW TO MAKE A FOOD JOURNAL OR DIARY WORK FOR YOU.

<table>
<thead>
<tr>
<th>Know your reasons.</th>
<th>If you know what you hope to gain from your food diary, you can make sure you’re recording the type of information that will help you in that area.</th>
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</thead>
<tbody>
<tr>
<td>Choose your format.</td>
<td>There is no one size fits all. There are as many types food diaries or journals as there are people. There are plenty of examples on the Internet. You can even create your own. Choose one that is the most comfortable for you. You will tend to use it more and longer than one you are not comfortable with.</td>
</tr>
<tr>
<td>Decide how often you want to update.</td>
<td>You should make entries at least five days a week, but writing in it every day is best. You make notes at certain time each day, or throughout the day, experts agree it’s better if you make an entry directly after you eat or drink something.</td>
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<tr>
<td>Decide how detailed you want to be.</td>
<td>There are no set rules here. You can be as detailed or sketchy as you want to be. The important thing is writing down enough information so you can see where there is room for improvement and realizing when you are eating the right foods and drinking the right beverages.</td>
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<tr>
<td>Be accurate about portion sizes.</td>
<td>If you just want to get a general picture of what you’re eating and drinking, then this is not as important. But, if you want to get a precise picture of what you’re consuming the more detail, the better. You might want to weigh your portions at first, then just on certain occasions after you begin to know how much each portion weighs.</td>
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<tr>
<td>Include the extras that add up.</td>
<td>The more you write down, the more you’ll realize what you need to change about your diet. Include that extra handful of M&amp;Ms. That extra portion of chips. Putting mayo on your sandwich. Once you see the patterns, you’ll know what to cut out to loose those extra pounds.</td>
</tr>
<tr>
<td>Review what you wrote.</td>
<td>Food journals are most helpful when you go back and review what you wrote. You can do this with on your own, a dietitian or a therapist, who can help you see certain patterns that are keeping you from losing and suggest options for you to try.</td>
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Faces of Injustice is a platform that seeks to give a voice to those whose suffering does not end with the conclusion of their legal case.

At facesofinjustice.org, we share stories from everyday people whose lives have been impacted by the actions of others.

From malpractice to the fine print, these everyday people have been negatively impacted by tort reform, abusive defense tactics, improper judicial interference or jury bias. Faces of Injustice tells their stories.

To read more or if you have a story you would like to tell, please visit facesofinjustice.org.

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Names, photos and documentation has been approved by all interested parties.
Summer is upon us, which means we’ll all be spending a lot more time outside and probably in the water—maybe by the pool or at the beach; maybe even enjoying some boating and watercraft activities.

While all of these activities are exciting and fun, it is always important to remember to consider your level of experience and expertise—especially when it comes to boating and more. A few simple tips and some common sense preparation can ensure that your time spent on the water is relaxing and fun.

RESPONDING TO ONBOARD EMERGENCIES
The best emergency is the one you are able to prevent through proper preparation. However, mistakes happen and you cannot control the actions of other boaters who may place you and your passengers in jeopardy.

Knowing how to respond to common boating emergencies can mean the difference between tragedy and having an exciting story to tell once you reach the dock.

UNDERSTAND THE WEATHER
“Red sky at night, sailors delight. red sky at morning, sailors take warning!”

While it is a catchy little rhyme, trusting your safety to some antiquated nautical poetry is perhaps not the safest practice. Many accidents happen when boaters encounter unanticipated changes in the weather.

There is an old expression: “If you don’t like the weather, wait a minute or walk a mile.” The adage merely recognizes weather can change dramatically from location to location and hour to hour. That’s why it is important to check out the nautical weather forecast.

Remember marine weather broadcasts wind speed in knots. Light winds, less than 15 knots, translates into 11 mph (19 km/h) or less. Strong winds, up to 33 knots, can mean winds of more than 35 mph (61 km/h).

WHAT TO DO IN ROUGH SEAS
Rough weather is a subjective term. To someone who has just started boating or is susceptible to sea sickness, 15-knot winds can be scary. But to someone who is used to sailing in a variety of conditions, the weather may only start getting “rough” when the wind reaches 30 knots and the waves are 6 feet (2 meters) or higher.

Putting on life jackets or personal floatation devices is prudent. Make sure you have buckets or bailers close to hand. Ensure bilge pumps are working and that deck drains are clear. At the first sign of inclement weather, you should “batten down the hatches.” Close all open ports, doors and hatches and turn on your navigation lights.

When navigating through rough waters, avoid plowing straight into oncoming waves which can swamp your boat as a result of water coming over the bow. For the same reason, you shouldn’t run with the sea because waves may overtake the stern of your boat causing you to take on water. The safest way to navigate in rough waters is to take waves at an angle and to tack, or use a zigzag pattern, to get back to shore.

I SPY
There’s a reason ships had a lookout
at the top of the tallest mast. You should always maintain a lookout for changing weather conditions. Being caught in heavy fog or rain can significantly reduce your visibility. Poor visibility is a common cause of accidents on highways and it is the same on the water. If you do get caught in conditions of poor visibility, turn on your boats running lights, sound your fog horn and raise your radar reflector if you have one.

**ALCOHOL**

Laws regarding consuming alcohol on boats differ from province to province and state to state. However, in every area, it is illegal to operate a boat while impaired.

The Canadian Red Cross reported alcohol is responsible for 40 percent of all boating accidents. Up to 66 percent of boaters admit to drinking alcohol while boating.

People who would never think of swigging a beer while driving down the highway think nothing of consuming half a dozen beers while speeding around in a boat with their friends and children.

The fact remains whether you have a single beer or a glass of wine, drinking while you are boating puts you, your passengers and other boaters at risk.

**PERSON OVERBOARD!**

People can end up in the water as a result of stumbling or tripping or they may end up in the water after falling off water skis or a tube being towed behind your boat. Losing someone overboard can be a life-threatening emergency.

Prudent boaters will consider, in advance, what steps they will take for recovering persons who have fallen overboard.

The first thing you should do if someone falls overboard is to throw out a life ring or life jacket to mark the spot in case the person submerges while you bring the boat around to affect recovery.

One person should be designated as the lookout to keep the person in the water under constant surveillance.

When approaching someone in the water, it is best to come from the leeward side (the opposite side the wind is blowing from) so that the wind does not blow the vessel into the person possibly knocking them out or causing them further injury.

Decide if you will attempt to recover the person from the side of your boat or the stern. Trying to pull someone over the gunwales (side edge) of a boat can swamp the vessel.

If you are in a motorboat, shut the engine down before attempting recovery. People who are in the water but otherwise safe can suffer serious injuries if they are pulled into a spinning propeller.

If someone must go into the water to help the person who has fallen overboard it is imperative they wear a life jacket or PFD. Remember, the person who has fallen overboard may be panicked and dangerous.

**CO POISONING**

Carbon monoxide is produce when burning fuel. The gas is odorless, tasteless and colorless. Exposure to carbon monoxide can cause brain damage or death.

Signs of carbon monoxide poisoning include nausea, headaches, vertigo (dizziness) and drowsiness. The symptoms of carbon monoxide poisoning can be confused with sea sickness, heat stroke or intoxication.

However, unlike any of these less serious illnesses, carbon monoxide poisoning can kill you.

If you suspect you or one of your passengers is suffering from symptoms of carbon monoxide poisoning you should move immediately to a well-ventilated area, call 911 and seek medical attention.

**SEA SICKNESS**

While sea sickness isn’t fatal or even seriously life threatening, it can certainly ruin an otherwise pleasant day on the water.

Sea sickness is the result of the body’s inner ear balance system reacting to the unfamiliar rocking motion of the boat.

There are numerous types of medications that can be taken to prevent sea sickness. The most common non-pharmaceutical remedy is ginger. Non-medical or herbal means of preventing sea sickness includes applying pressure points to your wrist where you find your pulse.

**HEAT STROKE**

The signs and symptoms of heat stroke include muscle cramps, weakness, dizziness, nausea, sweating and fainting. Severe cases of heat stroke can lead to hallucinations, confusion and seizures.

The easiest way to prevent heat stroke is to remain well hydrated (with water, not alcohol) and to stay in a cool shady area or wear a hat.

Remember drinking alcohol or caffeinated beverages accelerates dehydration. Treatment of severe cases requires that you get the victim to a cool shaded area, apply cool compresses or water to the skin. In extreme cases you may want to place icepacks in the victim’s armpits and groin area.

**THINK LIKE A BOY SCOUT**

The easiest way to ensure your boating excursion is safe and enjoyable is to remember the Boy Scout motto: “Be Prepared.” If you prepare for emergencies you will be more aware of the situations that can cause them, and be in a better position to respond when they do.
easy to accrue lots of debt—and quickly. However, it’s not so easy to get out from under once you’re there.

One way to help your future is to look back on the past. What financial mistakes did you make? How can you make sure not to repeat them? Here are some financial lessons learned that should help you live a more prosperous future:

**EASIER SAID THAN DONE**

Debt is a necessary evil for everyone whether it be school loans, car loans, credit card balances or the mother of all debt—a home mortgage. It is essential that everyone have a debt management plan to avoid serious pitfalls.

The obvious advice is to avoid debt overexposure—but if you have to borrow, know what you are getting into and do so as least expensively as possible. The least expensive debt is a home mortgage because not only are interest rates the lowest compared to other debt, but the interest is tax deductible. This makes the actual cost of borrowing even lower.

Generally, the most expensive debt is credit card debt, which can get out of control quickly. Recent data from CreditCards.com reveals that the average interest rates for those with scores under 650 (generally referred to as subprime) is 23.64 percent.

For those with better scores, the rate tends to be around 15 percent. The effect is corrosive. As a result of the recession, home mortgage rates, by contrast, are the lowest they have been in 50 years; as little as 4 percent.

If you have loans or credit debts that you can consolidate into low interest-tax detectable debt, consider taking advantage of this rare moment in financial history.

**REMEMBER YOUR CREDIT SCORE AND KEEP IT HOLY**

Your credit score is more important today than ever. Your scores and credit report are now considered in the cost of insurance, whether a landlord will rent you an apartment and even when being considered for a job.

Your payment history and amounts owed make up approximately 65 percent of your credit score: the length of credit history, types of credit and new credit account for the balance.

Besides avoiding too much debt, the most effective strategy for avoiding a reduction in your credit score is to make monthly payments on time. Failing to pay your bills on time is the sin that keeps on taking.

Even if you cannot pay your entire credit card balance, make sure you know when the monthly payment is due and pay at least the minimum amount due by the deadline.

Understand that your payment history can stay on your credit report for as long as 20 years.

Be sure your personal credit report is accurate, complete and up-to-date. You are entitled to one free copy annually of your own credit report, either through annualcreditreport.com or by calling 877-322-8228.
From 1982-2008 nearly **ONE-THIRD** of the 9,633 All Terrain Vehicle (ATV) related deaths were children under 16.

Over one hundred children are seriously injured **EVERYDAY** and approximately one dies **EVERY OTHER** day from an ATV related crash.

Injuries to children from ATV accidents cost society **OVER 2 BILLION DOLLARS** annually in medical and economic costs.

PLEASE KEEP YOUR CHILD SAFE.
Don’t allow children under the age of 16 to ride ATV’s

Visit www.ATVsafetynet.org for more information.
Planning and prep key to making the most of your worry-free getaway
by Stephanie Andre

Summertime is synonymous with family vacations, weekend getaways and travel far and wide. From hitting the road to exotic adventures, there are basic rules—and more trip-specific pointers—to think about and know before, during and after you depart. From preparing your home to transportation, accommodations and more, take a little bit of time to make the appropriate arrangements. Here, we take you door-to-door—from Cali to the Caribbean to China—to help you enjoy the best vacation possible.
Vacation Prep Starts at Home

Before you ever walk out the door, you need to consider what you’re leaving behind: your home.

There are so many things to consider: If you have pets, have you made arrangements for them? Is your home alarm in working order? Do you have neighbors you trust?

Safety starts at home, so planning and preparing your home for while you are gone is a necessity.

If you feel comfortable with your neighbors, let them know the exact dates you’ll be gone. Ask them to watch for suspicious activity around your home.

Also, leave a key to your front door and emergency numbers for your vacation destination with a trusted neighbor or friend who is willing to watch your home and enter if needed.

Stop deliveries. If you’re going to be gone more than two to three days, make arrangements to have your newspaper and mail deliveries stopped or picked up by a trusted neighbor or friend.

Set automatic timers for various lights inside and outside the house. Set them for your TV as well. This will create the illusion someone is home.

Keep the air conditioner on, but adjust the thermostat so that it saves energy by not running as often.

If you will be gone more than five days, make arrangements for someone to cut your grass.

Mute the ringer on the phone so unanswered calls go unnoticed to others.

Lock the garage door. If the door has an automatic opening device, unplug it.

Lock all gates or doors on your property.

Place any valuables in a locked safe or safety deposit box.

If possible, leave a car in your driveway, or ask a neighbor to park there on occasion.

Sometimes the Hardest Part—Getting There

Whether traveling by car, plane, boat or otherwise, have a travel plan ready—especially if you have kids. Consider packing drinks and snacks. Bringing some additional entertainment—books, iPods, DVD players, etc. These items will come in handy whether traveling in the backseat of a car, waiting to board a train or sitting at baggage claim.

In the car:

When making stops, don’t make it widely known you’re from out of town. While most people these days have a NAV system of some sort, if you have kids. Consider packing drinks and snacks. Bringing some additional entertainment—books, iPods, DVD players, etc. These items will come in handy whether traveling in the backseat of a car, waiting to board a train or sitting at baggage claim.

At the airport:

First thing’s first, do you have everything? Did you pack your license and/or passport? Did you lock your car?

Once you’ve answered those questions, it’s time to move on to getting to your flight.

These days, while getting through the airport can be a pain, it’s really not that difficult to do so. You know the TSA’s rules for what you can and cannot bring onboard (or, at least you should!). Easy plan: when in doubt, don’t bring it! Whatever it is, you can buy it upon arrival at your destination.

Now that you’re through security, remember the common-sense rules: Don’t leave your bags unattended; don’t leave your children unattended. These rules should go without saying, but people obviously still do not heed this warning.

The two-in-one vacay: a cruise ship

Taking a cruise is a different experience all together; it’s more like an all-inclusive vacation.

Still, there’s lots to know about the dos and don’ts of cruising.

Rule number uno: don’t cruise alone. More than any other type of vacation, safety proponents advise against this. There is safety in numbers and it’s pretty easy for a criminal to document your room location and daily routine while onboard a cruise ship.

Similar to staying in a hotel, never leave valuables out and about in your room. Use the safe the ship provides; it is there for a reason.

It’s easy to get comfortable with those folks working on a cruise ship. Quick lesson: don’t. It is strictly forbidden on most cruise lines to fraternize with those who work on the ship. It’s for your safety—and theirs.

Watch your drinks. It’s easy to get in the flow of dancing and having a great time, but just like at your favorite pub or bar, it’s essential that you watch your drinks onboard the ship as well. Never leave your drink unattended.
Hotels, Motels and Everything in Between

Ah, you’ve finally reached your destination. Time to check in, kick back and relax. Oh, darn—you’re too early. That’s OK. This will give you time to ensure that the hotel is placing you in a room with which you’re comfortable. A lot of people like rooms that are on lower levels, in case of fire. If this is your preference, be sure to request it before your room is assigned.

Also ask for a room that’s in a higher traffic area—especially if you’re traveling alone. Rooms toward the end of the hallway tend to be more isolated. For families, this might be a better option, given the volume!

If your room is ready, but you’re concerned about others around you knowing your room number, ask the desk clerk to write it down in lieu of saying it out loud.

Once you’re in your room, use your best judgment about visitors. If someone knocks, use the security viewport to see who is outside your door. If not trusted, do not open the door. Do not trust someone claiming to be a hotel employee if you are not knowing your room number, ask the desk clerk to write it down in lieu of saying it out loud.

A few other quick tips:

- **Hang the “Do Not Disturb” sign** on the door when you’re out so people think the room is occupied. Do not hang the “Please Make Up Room” sign—that’s a dead giveaway that you’re not there. Instead, call housekeeping when you need service.

- **If you use the preorder breakfast menu** that hangs on your door, don’t mark a first name or the number of people in the room—that’s information strangers don’t need to know.

- If you’re headed out, basic rules apply: don’t leave cash and/or valuables lying around and make sure to ensure that you’ve closed the door all the way before leaving. Another good tip: always use the main entrance when entering or leaving the hotel after dark.

**Sightseeing 101**

It’s easy to get lost in a new city or locale. Sometimes, you find the best places when you don’t really know where you’re going. However, you should still look like you know where you are.

When sightseeing, avoid standing on street corners wearing a befuddled expression while staring at a guidebook or map. And get your bearings before you venture out of the car.

**In the U.S.:** If you’re in the U.S., you know the customs, you know how to blend in without making a fool of yourself. Still, be respectful of your surroundings.

**Chat up the locals.** Get local information whenever you can. Coffee shops, hair salons and taverns are all good places to chat casually with residents.

**Also, pick up a local paper or watch the local television news.** Being aware of local current events will not only help you have more fun, it can also keep you safe.

Still, be mindful of robbers, criminals and anyone who would cause you harm. Being on vacation does not necessarily mean you should lose control of your smarts.

**Outside the U.S.:**

Here’s where it gets tricky. Respect for one another’s culture is vital. Remember that the customs you take for granted on a day-to-day basis may be completely different in a foreign country.

From driving on the left instead of the right to breaking each afternoon for a siesta, these rituals and customs are unique to each land’s heritage and history. Respect and embrace that and you will not only blend in, but have a wonderful time, truly taking in all the world has to offer. Do your best before you head out to learn about the local customs and traditions.

Also important: make sure you understand the currency exchange whenever you go. You don’t want to think you got a great deal on a purchase, only to later find out that you were swindled. Also, keep traveler’s checks, some U.S. dollars and a credit card with you at all times.

When visiting cities abroad, chances are you will take a taxi or use public transportation. For taxi service, be sure to only take taxis that are clearly identified with official markings. Beware of unmarked cabs.

Traveling via rail is much more prevalent in places such as Europe than in the U.S. Be sure to know your surroundings on rail service as touristy routes are high-traffic areas for thieves. If you see your way being blocked by a stranger and another person is very close to you from behind, move away. This can happen in the corridor of the train or on the platform or station.

Also, do not accept food or drink from strangers. Criminals have been known to drug food or drinks offered to passengers. Where possible, lock your compartment. If it cannot be locked securely, take turns sleeping in shifts with your traveling companions. That is not possible, stay awake. If you must sleep unprotected, tie down your luggage and secure your valuables.

According to the U.S. Office of the Inspector General, the same type of criminal activity found on trains can be found on public buses on popular tourist routes. Be careful and stay alert to your surroundings at all times.

Scary warnings aside (sorry, but it’s better to be informed!), have a great time this summer. Whether it’s a roadtrip with friends, a romantic getaway or a family vacation down the coast, a little planning and preparation will help you be less stressed and more relaxed, so you’re poised to have the best vacation yet.
How to Handle Money Safely while traveling abroad

• To avoid carrying large amounts of cash, change your travelers’ checks only as you need currency. Countersign travelers’ checks only in front of the person who will cash them.
• Do not flash large amounts of money when paying a bill. Make sure your credit card is returned to you after each transaction. If returned to you after each transaction.
• Deal only with authorized agents when you exchange money, buy airline tickets or purchase souvenirs. Do not change money on the black market.
• If your possessions are lost or stolen, report the loss immediately to the local police. Keep a copy of the police report for insurance claims and as an explanation of what happened.
• After reporting missing items to the police, report the loss or theft of:
  » Travelers’ checks to the nearest agent of the issuing company
  » Credit cards to the issuing company
  » Airline tickets to the airline or travel agent
  » Passport to the nearest U.S. embassy or consulate

Girls Trip? Tips for female travelers

• Make smart choices and use common sense. Don’t be paranoid, but be aware that bad things do happen, and protect yourself.
• Trust your instincts. If you feel something is off, wrong, strange—leave; do whatever is appropriate. Do it quickly.
• Body language: keep your head up, swing your arms and act confident. Adopt a no-nonsense attitude. Walk with purpose and you’ll be less of a target for hustlers who prey on disoriented or timid tourists.
• Most of the people who offer you food or drink are just being kind. However, the rare exception exists—drugging occasionally happens. Try not to leave your drink unattended in bars, and exercise good judgment when accepting food or drink from people.
• If you are being followed and feel threatened, duck into a shop and firmly tell the clerk: “Someone is following me. I am frightened and need help.”
• Consider wearing a wedding ring, if you don’t already.
• Take cues from local women on what is—and is not—appropriate. Blend in. Dress appropriately.
• Know when the sun rises and sets. A bustling market can quickly empty out and be transformed into dark deserted streets. Plan to be back to your lodging or in a safe, busy neighborhood by dark.
• If in doubt, take a self-defense course.

Source: womentraveltips.com
Looking for a Great Family-Friendly Vacation Spot?

Trip Advisor offers some wonderful options for traveling with family of all sizes and ages.

Playa del Carmen, on the Mexican Caribbean, is home to sandy beaches, Mayan archaeological sites and child-centered theme parks. Kids and adults enjoy clambering through Discovery Jungle Park’s authentic rope bridges and exploring Xcaret’s underground rivers, butterfly pavilion and aquarium.

Orlando offers opportunities to ricochet through a thrilling itinerary of roller coasters, resorts, dinosaurs and Disney amusements. Fantastic family fun plus shows and rides galore come courtesy of Walt Disney World, SeaWorld Orlando and Universal’s Islands of Adventure and Universal Studios.

New York’s many zoos, museums and landmarks make the city a perfect destination for families of all ages. Explore Times Square or take the kids to FAO Schwarz, take a boat ride to the Statue of Liberty or an elevator to the top of the Empire State Building, eat lunch at Carnegie Deli or picnic in Central Park — the choices are endless.

The Bahamas offers families 700 islands of fun, sun and nature. Marvel at the tropical wildlife, plunder away at Pirates in the Bahamas, or explore the Adventure Learning Centre’s petting farm, planetarium and nature trail. Of course, there are always relaxing beaches for family fun.
Always make multiple copies of your passport.
» Don’t carry large amounts of cash.
» Don’t wear flashy jewelry.
» Carry a map and phrase book with you.
» Don’t use shortcuts, narrow alleys or poorly lit streets.
» Avoid public demonstrations and other civil disturbances.
» Keep a low profile and avoid loud conversations or arguments.
» Do not discuss travel plans or other personal matters with strangers.
» Avoid scam artists by being wary of strangers who approach you and offer to be your guide or sell you something at bargain prices.
» Beware of pickpockets. They often have an accomplice who will:
  • Jostle you.
  • Ask you for directions or the time.
  • Point to something spilled on your clothing.
  • Distract you by creating a disturbance.
» Beware of groups of vagrant children who could create a distraction to pick your pocket.
» Wear the shoulder strap of your bag across your chest and walk with the bag away from the curb to avoid drive-by purse snatchers.
» Try to seem purposeful when you move about. Even if you are lost, act as if you know where you are going. Try to ask for directions only from individuals in authority.
» Know how to use a pay telephone and have the proper change or token on hand.
» Learn a few phrases in the local language or have them handy in written form so that you can signal your need for police or medical help.
» Make a note of emergency telephone numbers you may need: police, fire, your hotel and the nearest U.S. embassy or consulate.
» If you are confronted, don’t fight back—give up your valuables.

Traveling Abroad?
Quick safety tips to consider:

Friendly, frenetic Dublin is a perfect destination for the family. Ride the Viking Splash Tour, visit Dublin Zoo, feed ducks in Stephen's Green, picnic in Phoenix Park and visit the Ark, a children’s cultural center in Temple Bar. After tiring the kids out, relax with a well-earned Guinness in the evening.

The City of Lights shines bright for kids of all ages. Living up to every pre-trip fantasy, Paris has a constellation of starring sights from the atmospheric Notre Dame to the elegant Eiffel Tower to thrilling Parc Asterix, DisneyLand Paris and the wonders of the Louvre. Prepare to be dazzled.

With sights guaranteed to impress even the most jaded teen, the Italian capital makes for a captivating getaway. From the ghoulish bone-decorated Santa Maria della Concezione to the delicious slew of ice cream stops around the city, Rome is sure to have something unforgettable for everyone.
5-Minute Safety Talk On Amusement Parks

by Shelley McKown Beasley

In today’s world, safety is a two-way street. Since the September 11th attacks, people are more aware of their daily environments and want to engage and be heard when it pertains to their own personal safety and the safety of their family.

Amusement parks are one of many popular summer destinations for individuals and families to relax and enjoy themselves. The difference between most vacation destinations and amusement parks is their capacity to safely manage millions of guests and rides on a daily and hourly basis.

According to the International Association of Amusement Parks and Attractions (IAAPA), in 2009, approximately 280 million guests visited U.S. amusement facilities and safely enjoyed 1.7 billion rides.

This industry has become a cornerstone of our world’s economy by providing jobs for approximately 500,000 year-round and seasonal employees in the United States alone, and generating billions of dollars in revenue worldwide. There are more than 400 amusement parks and traditional attractions in the United States and approximately 300 amusement parks in Europe. Internationally, the amusement park industry continues to grow at a rapid pace.

Many people are not aware of the strict safety discipline the amusement park industry follows to ensure a safe environment for employees and guests.

You might also wonder how an industry would be regulated when it’s based on innovation and always providing new, constantly changing experiences. Aside from creating and following their own strict safety policies and procedures, many amusement parks are heavily involved with ASTM International, a globally recognized leader in the development and delivery of international voluntary consensus standards.

In fact, the ASTM Committee F24 on Amusement Rides and Devices was formed in 1978. The Committee, with current membership of approximately 500 members, currently has jurisdiction over several standards and continues to play a critically important role in all aspects important to amusement rides and devices—especially safety.

For more info, visit www.astm.org/COMMIT/COMMITTEE/F24.htm.

9 Tips for Amusement Park Safety

1. Obey listed age, height, weight and health restrictions.
2. Observe all posted ride safety rules.
3. Keep hands, arms, legs and feet inside the ride at all times.
4. Remain seated in the ride until it comes to a complete stop and you are instructed to exit.
5. Follow all verbal instructions given by ride operators or provided by recorded announcements.
6. Always use safety equipment provided and never attempt to wriggle free of or loosen restraints or other safety devices.
7. Parents with young children should make sure that their children can understand safe and appropriate ride behavior.
8. Never force anyone, especially children, to ride attractions they don’t want to ride.
9. If you see any unsafe behavior or condition on a ride, report it to a supervisor or manager immediately.

Hitting an amusement park this season? Check out these helpful hints from the IAAPA on how you can enjoy your amusement park vacation safely.
As evidenced by the Costa Concordia disaster, tragic accidents can happen anywhere—even when traveling out of the country. A child could drown in a hotel pool, a fall from a parasail could lead to paralysis or a shore excursion accident or careless human error could cause serious injuries to cruise ship passengers.

Unfortunately, U.S. travelers fail to understand the risks involved with vacation travel and focus only on the enjoyable aspects. That puts them at a disadvantage if a death or serious injury were to occur.

That’s because resort operators, hotel companies and cruise lines do everything possible to reduce potential liability. In practice, that means including “standard” legal disclaimers in fine print at the bottom of a travel agreement where only a few people will take the time to read them.

One of the key disclaimers in a travel contract involves the “choice of forum.” This allows the hotel, resort or cruise line to choose the country where any potential personal injury, product liability or wrongful death lawsuit will be filed. That means if a serious accident occurs in The Bahamas, Jamaica or off the coast of Italy, the law of that country will apply to the case.

Why do travel providers include such a provision and why would it matter to a U.S. citizen or resident?

The answer is simple: It is far more difficult to win such a lawsuit in an overseas court than in the United States—a fact that Costa Concordia survivors will soon find out.

The laws regarding these types of cases can be substantially different from country to country, and engaging a foreign attorney may be necessary—adding substantially to the cost, time and complexity of filing a lawsuit for damages.

Depending on the individual circumstances, an injured party may be able to file a lawsuit in the United States, significantly improving the odds of a favorable jury verdict or financial settlement. After all, many leading travel providers are U.S. companies or have substantial U.S. operations or assets.

However, it is far better for travelers to understand the potential risks involved in signing legal disclaimers and protect their rights before leaving the country.

Clearly, the first step is to read and understand everything in the documentation provided by the travel agency, resort, cruise line or other provider. Because of recent court decisions, these disclaimers are typically emailed well in advance of the actual travel date. If the travel agent does not send this information, the agency itself could face a liability issue if a problem occurs.

Upon arrival at the hotel, resort or cruise ship, a traveler should read the check-in documents closely. If there is a choice of forum clause, simply draw a line through that clause and initial the document. It is highly unlikely that the hotel will turn anyone away at the last minute.

That simple step makes it very tough for the travel operator to argue that you have agreed to initiate any legal action in a foreign country. It allows you to protect your rights and gives you a wider range of legal options if a tragedy happens while out of the country.

You can never know too much. By educating yourself on a few matters before heading out internationally, you will be protecting yourself should an incident ever occur.
DID YOU KNOW?

6,000 people died last year due to distracted driving.

What if that could have been prevented? It can.

A serious threat to our roadways, texting while driving, cellphone usage and other forms of distracted driving are rising at alarming rates. We believe it is our duty to help educate people of all ages about this growing epidemic.

The goal of NODD.org is to raise awareness of the dangers of distracted driving and to encourage drivers to put down their cellphones while driving:

No Talking, Texting, Web Surfing or Emailing.

Just driving with your attention focused on driving.

Keep our roadways safe, keep yourself safe and “X THA TXT.”

Take the pledge and support the cause – Say No to Distracted Driving.

web: nodd.org  twitter: @NODDorg
Most girls dream about their “Prince Charming”—a partner who will sweep her off her feet, send flowers, talk sweet nothings to her and so on. Or so the cliche goes.

Unfortunately, life is not a fairytale and some females—especially self-esteem-lacking teen girls—can be targets for abuse.

Dating violence can vary—from teasing and name calling to far worse. These behaviors are often thought to be a “normal” part of a relationship, according to the Centers for Disease Control and Prevention (CDC). But these behaviors can set the stage for more serious violence like physical assault and rape.
So What Is Dating Abuse?
According to the CDC, teen dating violence is defined as the physical, sexual or psychological/emotional violence within a dating relationship, as well as stalking. It can occur in person or online and may occur between a current or former dating partner. Here are a few names for it:
- Relationship Abuse
- Intimate Partner Violence
- Relationship Violence
- Dating Abuse
- Domestic Abuse
- Domestic Violence

Adolescents and adults are often unaware how regularly dating violence occurs. In a nationwide survey, the CDC reports that 9.8 percent of high school students report being hit, slapped or physically hurt on purpose by their boyfriend or girlfriend in the 12 months prior to the survey.

About 1 in 5 women and nearly 1 in 7 men who ever experienced rape, physical violence, and/or stalking by an intimate partner, first experienced some form of partner violence between 11 and 17 years of age (CDC, 2010 National Intimate Partner and Sexual Violence Survey).

The Road to Violence
As teens develop emotionally, they are heavily influenced by their relationships. Healthy relationship behaviors can have a positive effect on a teen’s emotional development. Unhealthy, abusive or violent relationships can cause short-term and long-term negative effects or consequences to the developing teen. Victims of teen dating violence are more likely to do poorly in school, and report binge drinking, suicide attempts and physical fighting. Victims may also carry the patterns of violence into future relationships.

Stopping the Cycle
Strategies that promote healthy relationships are vital. During the preteen and teen years, young people are learning skills they need to form positive relationships with others. This is an ideal time to promote healthy relationships and prevent patterns of dating violence that can last into adulthood.

Most of all, talk with your kids. Tell them why they deserve better and should not stay in such relationships. Open communication is key to any healthy relationship—including the one you have with your teen.

Warning signs to think about
- Calls you names, insults you or puts you down
- Prevents you from going to work or school
- Stops you from seeing family members or friends
- Tries to control how you spend money, where you go or what you wear
- Acts jealous or possessive or constantly accuses you of being unfaithful
- Gets angry when drinking alcohol or using drugs
- Threatens you with violence or a weapon
- Hits, kicks, shoves, slaps, chokes or otherwise hurts you
- Assaults you while you’re sleeping or not paying attention to make up for a difference in strength
- Forces you to have sex or engage in sexual acts against your will
- Blames you for his or her violent behavior or tells you that you deserve it

Are You Being Abused?

Did You Know?
Talk with your teen—female or male—about dating abuse. There’s no reason your child should ever be in this situation, yet the numbers say otherwise.

1 in 4 teen girls say they have been concerned about being physically hurt by their partner.

1 in 4 teens who have been in a serious relationship say that a boyfriend or girlfriend has tried to prevent them from spending time with friends or family; the same number have been pressured to only spend time with their partner.

Nearly 1 in 4 girls who have been in a relationship reported going further sexually than they wanted as a result of pressure.

Dating abuse comes in a lot of different forms, and doesn’t always leave visible marks. You may not have a black eye, but that doesn’t mean your partner hasn’t been abusive to you.

Dating abuse isn’t always isolated to one type of abusive. If your partner is physically abusive, it’s likely that they’re also mentally and emotionally abusive.

Source: StayTeen.org
Source: Mayo Clinic
“The right to sue and defend in the courts is the alternative of force. In an organized society it is the right conservative of all other rights, and lies at the foundation of orderly government. It is one of the highest and most essential privileges of citizenship.”

That’s what the Supreme Court said a century ago. But now the “right conservative of all other rights” is under attack.

Public Justice was founded to enforce that fundamental right. We fight in the courts – for the wronged, the poor and the powerless; the environment; consumers’ rights; workers’ rights; civil rights; civil liberties; and corporate and government accountability. We cannot allow access to the courts to be eliminated for anyone.

Help us keep the courthouse doors open for all!

To support our Access to Justice Campaign, become a member of the Public Justice Foundation, or to learn more about our fight to hold wrongdoers accountable, visit our website at www.publicjustice.net or call us at (202) 797-8600.
Most folks like to think that they have a good reputation within their social circle and local community. But we also have online reputations, and you should manage it as diligently as the image you have when seeing people face to face.

The first step is to learn what is out there, so you know what others see when searching for you. Google offers three options for staying on top of your online reputation.

1. The first is to simply perform a Google search for your name. This is the most direct method for others to find you and is probably the most frequent search.

2. Next, set up Google Alerts for specific keywords. Google Alerts are an option on your Google dashboard for your Google account. The alert is given as an email delivered to your account email address. Your name is the first term for which you should set a Google Alert. This tool is not only useful for monitoring your reputation, consider setting up alerts for your hobbies or areas of interest.

3. And finally, Google has introduced a tool that helps you manage search results for your name. The tool, on the Web,” is also included on the Google dashboard in between account information and analytics.

Your online identity is determined not only by what you post, but also by what others post about you—whether a mention in a blog post, a photo tag or a reply to a public status update,” Google explains. The option also provides links to useful information on managing your online identity.

WHAT IF WHAT YOU FIND IS NEGATIVE?

Once you’ve started monitoring your online reputation, what do you do when negative content appears? There are two approaches.

If the content is clearly an inappropriate attack or presents lies and is posted on a responsible website, you may be able to persuade the managers of the website to remove the content.

But a more likely occurrence is that you are unable to secure the removal of the content. So, you must make a proactive effort to “bury” it by creating positive content that the search engines will identify as more relevant and more recent.

An easy, free way to do this is through popular social media sites.

Twitter is a great place to start. Post several “tweets” that present you in a positive light.

To monitor a keyword or name, conduct a Twitter Search within the application at search.twitter.com. Click on the RSS feed for that search query and add it to your RSS reader. Every mention will be sent directly to you. If you’re interested in watching references to your Twitter user name, click the @ tab on the website, or the @ reply function will show every tweet that responds to you or mentions you.

Using any of the online video-sharing sites, such as YouTube, choose one and start creating video clips using a simple webcam. As with blog comments, create videos related to your profession or another subject about which you are passionate and that will put you in a positive light.

UPDATE YOUR LINKEDIN PROFILE.

Refresh content on your Facebook page. But, put some thought into what you want for your online reputation and build towards that. Make sure you are updating your social networks on news and events for which you wish to be known.

Part of managing your online identity is understanding that your professional profiles (such as LinkedIn) can very well get mixed up with personal profiles (such as Facebook).

And you can also take more conventional approaches, such as writing a letter to the editor or volunteering for a community event that will be covered by media. Participate in amateur athletic events, such as community 5K runs or walks.

Knowing what is generated by online searches is only half the battle. The other half is generating the type of content that accurately represents you and your reputation. With a little effort, you can shine in your community and online.
Ten years ago, did you ever think you’d be using nonsensical groups of letters—“lol,” “rofl,” “brb” and “idk”—in common conversation? After all, words such as “Google” and “friend” are now verbs. Then again, a decade ago, you also wouldn’t have believed it would be even harder to protect your kids from stalkers and bullies… but it is. This is the world of cyberstalking and cyberbullying.

In most people’s minds, the term “cyberstalking” instantly conjures up images of adults “stalking” teens and children in chat rooms, etc. However, what most don’t realize is there has been a new, rising trend: teen-on-teen, or even child-on-child, bullying, intimidation, harassment and embarrassment—all from the comfort of your home.

As adults, we’re not programmed to think of youngsters as stalkers. Stalking used to require a degree of mobility and independence that most teens and children do not have. But now, children can cyberstalk/bully with a few clicks of a mouse.

In fact, Wired Safety, a cybercrime victim’s organization, reports a 50 percent increase over the last two years in child perpetrators, typically directed at other children. Methods vary, from e-mails to targeted websites to social media posts or profiles.

An Ounce of Prevention is Worth a Pound of Cure

Child-on-child cyberstalking occurs, by and large, beyond the view of school personnel. (Though don’t write off school as a source of clues. If teachers see something going on, odds are that it is continuing on the web.)

Therefore, parents must be the first line of defense. As parents, our instinct is to focus on protecting our kids. But, as the saying goes, “an ounce of prevention is worth a pound of cure.”

Parents need to be proactive: educate your kids. This should, in turn, prevent them from engaging in this conduct. Self reflection is key: accept that your kid may be a bully. Your little angel could be a bit less innocent when you’re not watching; even the meekest child may take on a totally different persona in cyberspace.

Talk with your children about their online activities. Impress upon them that not only is online bullying or harassment wrong and hurtful, but it is a crime in most states.

Use monitoring software, and periodically check their email accounts, browser history and social media profiles. Run your child’s name through a search engine to see what pops up. Finally, set a good example. If your children see you demeaning or provoking your spouse, partner or peers, they will do the same.

But Don’t Forget the Cure

When it comes to protecting your kids, all of the tactics discussed above are helpful.

But the most important tool—before the sleuthing—is open communication and setting a good example.

If your children feel they can trust you and that you won’t overreact or embarrass them, they are much more likely to open up about their problems. And if they see that you do not allow the provocation of others to affect you, they will follow your lead.
The end of school has a lot of parents looking at summer activities for their children. Maybe they’re headed to a sports camp? An arts camp? Maybe even sleepaway camp.

If your child is old enough to attend sleepaway camp, it could be one of the greatest times they’ll have. But as a parent, it’s your job to make sure the one you choose is the right fit. You won’t be there to make sure he brushes his teeth or washes his hands, so go over these tips in advance, just in case.
Throughout the day, wash hands with antimicrobial antiseptic soap or with alcohol sanitizers if a sink is not available.

Immediately before sports, wash hands and forearms to above the elbow using an antimicrobial wash or wipes. This protects the skin from bacteria for up to six hours during skin-to-skin contact sports.

Clean sports equipment after use and ensure it dries completely after cleaning. Use a broad-spectrum antimicrobial on equipment that cannot be washed and on all hard, nonporous surfaces in cabins and cafeteria, on sports equipment and any other surface frequently touched by a host of children. Many germs and disease-causing infections can live on a hard surface for days, weeks and even months.

Shower in hot water—as soon as possible after sports activity—with an antimicrobial cleaner.

Keep wounds covered with clean, dry bandages. Have them checked by a doctor if they are red or won’t heal or if flu like symptoms develop (fever).

Put dirty clothes and towels in a separate bag, not in backpacks or sports bags with clean clothing.

Wash and dry clothes and towels on the hottest setting possible. Make sure all fabrics are completely dry before removing from the dryer.

Do not share any personal hygiene items, towels or clothing with others.

Know the signs and symptoms of common skin-to-skin contact illnesses, including impetigo, ringworm and MRSA.

Tell a coach or camp counselor about a rash, bite or painful sore immediately.

Other things to keep in mind:
» Does your child have special food needs?
» Will there be issues with homesickness?
» Does your child know the importance of sunscreen?
» Is there medical help available?
» How often will he be able to talk to you?

Summer camps can do a lot to turn our young children into adults. There are times when they can try out early independence and find friends they will have for life. As long as safety is considered, it can be a great opportunity.

Preparation for sleepaway camp is a great time to tackle some tough topics with your child. Discuss these situations before your child leaves.

Get to know the staff and camp details. It is important that you know who is watching your child. It is important that you know the age of those who will be around and that you know if there are any situations in which your child will be alone.

Let your child know he/she can speak up. If there’s a problem, your child should understand that he/she can and should say something to staff. They can cry or scream. They can ask for help.

Be direct with your child. Let him know that he will not be touched or harmed in any way. You should not be embarrassed to make these statements in front of others, so that they know that your child knows they have this protection.

Believe them. If you hear of a problem, start by believing her. Make sure she feels safe to confide in you. There are far too many of these situations in which children feel alone and unable to tell anyone.
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Minimizing Risk

Check your older home to limit asbestos exposure

by Steven Kazan

Asbestos was used in the construction industry for decades, due to its resistance to fire and utility as an insulator. As a result, the material can be found in a number of materials—such as floor tiles and adhesives—located throughout older home.

When it comes to handling asbestos in your home, taking an abundance of caution is always the best strategy. If the asbestos is in good shape and has not been disturbed, you should simply leave it as is.

Still, you should be sure to regularly check the suspected asbestos materials by looking for signs of damage, but do not touch it. Limiting access to the area, discarding older appliances that may contain the substance and checking with health officials can all be helpful steps to take.

However, in many cases, the carcinogenic material can become disturbed and loosened in the home, which can present a potentially dangerous situation. Inhalation of the loose fibers has been proven to cause lung cancer, asbestosis and malignant mesothelioma, a rare form of cancer.

If asbestos materials are disturbed, there are typically two types of corrections that can be made: repair and removal.

Repairing or Removing Damaged Asbestos

When the carcinogenic mineral fibers become damaged, repair typically means covering or sealing the material. Sealing or encapsulating the asbestos involves treating it with a sealant to bind together the fibers or coat them to ensure they are not released.

One simple repair that can safely seal small areas is by spraying sealants such as paint. Implementing this strategy on areas such as scratched Wallboard seams can enable individuals to temporarily keep the fibers in the original material.

Covering or enclosing the damaged asbestos means placing something around or over the material, such as a jacket or wrap. This can help make sure the dangerous mineral fibers are not released into the air.

In instances of repair, the asbestos is kept in place. Removal, which is generally more expensive, often becomes necessary, particularly when renovation or demolition work is scheduled to occur. This should be done by a properly trained and licensed contractor.

Other Things to Consider When Dealing with Asbestos

Whether or not the asbestos has been damaged, homeowners should make sure to limit their activities in areas where the carcinogen can be found. You should avoid dusting, sweeping, vacuuming, sawing, scraping or sanding debris that may contain asbestos.

Above all, do not track potential asbestos-containing materials throughout the house, making sure the afflicted area is cleaned with a wet mop if you simply cannot avoid walking through it.

With asbestos having been used in ceiling and floor tiles, paints, coatings, plastics and adhesives until the 1970s, many homeowners may not be aware that they are living with the carcinogenic substance. Hiring contractors to conduct air quality testing and inspect the home can be essential in ensuring the health and safety of your family.
Looking for a DIY project this summer?

Heed these tips to ensure no unexpected visits to the ER

by Stephanie Andre

Summertime brings out the landscaper, the car washer and DIYer in all of us. From cool crafts and repainting to carving and building, know how to prepare before you begin.

Here are some additional tips to consider as you ready your latest DIY project.

Keep a tidy work area to avoid creating your own hazards. Don’t allow power cords to tangle. Pick up and properly store power tools, sharp tools, or dangerous materials that might cause injury. Pull all nails from old lumber.

A clean, well-lit workspace is a safe workspace. Store power tools, sharp tools or dangerous materials on high shelves or in a locked storage cabinet out of a child’s reach.

Dress for the situation. In other words, if you’re building a shelving unit, don’t wear flip flops. Sturdy clothing, work boots and gloves will protect you. And wear safety glasses whenever you use power tools, hammers, etc.

When using power tools, be sure to follow all precautions stated in the manual. Always unplug the tool before servicing or adjusting it and when you’re finished with the task at hand. Be sure the tool works properly and is equipped with proper safety guards.

When using a ladder, position it on a flat, firm surface. As you climb or reach, keep your weight centered. Do not lean out to one side; keep your hips between the rails; never stand on the top two rungs.

Do your own electrical work only if you have the necessary knowledge. Be sure to shut off the power before working on a circuit. Use a circuit tester to make sure a circuit is not active after you have shut off the power.

Be aware of your surroundings. Make sure you know where others are at all times to prevent accidents or injuries. Keep kids and pets away from tools and projects.

Use the proper extension cord. If you’re tackling outdoor home improvement projects, make sure extension cords are rated for outdoor use.

Every home should have two working A-B-C fire extinguishers. Be sure they’re large enough to handle home fires; they need to be rated a minimum size of “2A10BC” on the label.

Protect yourself against exposure to hazardous chemicals and materials. Many varnishes, strippers, solvents, preservatives, adhesives, and other products used to accomplish projects contain hazardous ingredients.

Dust and fibers can be hazardous to breathe. When sanding wood or wallboard joint compound, wear a dust mask. Never sand, scrape, or dislodge surfaces that you suspect to contain asbestos; doing so can put highly hazardous fibers into the air.

Take your time. Rushing can lead to accidents, injuries, and more often than not produces an inferior finished product.

Have a good first-aid kit on hand. You can purchase one at any reputable store or even from the Red Cross.

Equip your garage or workshop and your home with fire extinguishers.
A backyard swimming pool can be a great way to have fun, exercise or just cool off on a hot summer day. While a pool can be great fun for the entire family, it is important for pool owners to be responsible.

Children between the ages of 1-4 are the most at risk. In fact, drowning is the leading cause of injury death for children in this age group. According to the CDC, in the 10 years between 1999 and 2008, more than 8,000 children under the age of 15 died from accidental drowning.

For every child who drowns in a pool, 10 were treated in the emergency room for submersion-related injuries. These injuries can have life-changing consequences, including brain damage, which can lead to disabilities, such as memory loss, learning disabilities and decreased motor skills.

The most tragic thing about these statistics is that they are, for the most part, avoidable. Here are some simple steps parents and pool owners can take to reduce or eliminate the risk of child drowning injuries and deaths.

1. **Fencing**
   A simple four-sided fence that separates the pool from the rest of the backyard would prevent more than half of all swimming pool drownings among young children. The CDC recommends a fence that is at least four feet high. Fences should also have a self closing and latching gate that opens outward and a latch that is out of the reach of children.

   This same precaution applies to above-ground pools. Because these pools have flexible sides, they are prone to collapse. When this happens, a child can fall into the pool.

   While fences are the most important way to prevent access to a pool, there are several secondary devices available on the market. These devices include covers, nets and pool alarms that can help keep children out of the pool or warn a nearby adult. These devices are not a substitute for a proper fence.

2. **Swimming Lessons**
   Teach your child to swim at an early age. Formal swimming lessons with a trained instructor are important for all children, especially children that spend time in and around the water.

   The American Academy of Pediatrics
(AAP) supports swimming lessons as early as 1 year old. Swimming lessons can reduce the risk of drowning in children between the ages of 1-4 by as much as 88 percent. Parents should consider the child’s exposure to water, maturity, and physical ability when considering swimming lessons.

**Life Jackets**
Life jackets are the best way to keep a child’s head above water. Inflatable and foam-filled toys can be fun and instructional, but they are not safety devices. Rafts, tubes, floaties, noodles, etc., are not replacements for life jackets.

**Supervision**
Never let a child in or near a pool alone. Don’t let a child supervise other children even if the child is a good swimmer. Always be within arm’s length of young children or inexperienced swimmers.

Don’t be distracted by books, phones, texting, games or anything else. Be vigilant even if there is a lifeguard on duty. It is common for another swimmer or bystander to be the first to notice someone is in trouble or drowned.

**CPR**
Know CPR. If CPR is started immediately it can reduce the risk of death or the severity of injury. By the time emergency personnel arrive it may be too late.

So break out the sunscreen splish-splash, cool off, get in shape and have fun this summer, but be sure to protect your family and those around you.

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**Police chases kill at least 3 innocent bystanders every week.**

![Image of people]

**How many deaths before it’s not okay?**

Police chases for non-violent crimes often spin out of control, killing and injuring innocent bystanders.

**PursuitSAFETY** is a national nonprofit organization working to raise awareness about a real crisis that will continue to affect thousands of law-abiding people if we don’t come together and do something about it.

Please visit pursuitsafety.org so you can find out more about what PursuitSAFETY is doing to:

- **Serve** injured victims and bereaved families
- **Unite** people together to solve this global crisis, and
- **Save Lives** by promoting pursuit policies and legislation that strike an appropriate balance between (a) apprehending fleeing drivers or answering first-responder calls and (b) ensuring public safety.

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**A National Nonprofit Organization**

- PO Box 3128, Chico, CA 95927
- 530-343-9754
- www.pursuitsafety.org
Although it has been more than 100 years since the Wright brothers opened the door to heavier-than-air powered flight, some people still board the most technologically advanced airliners with a fear that they may never return.

Other than deep-seated phobias best addressed by psychiatrists and psychologists, why would a person be afraid to fly? Most of us, pilots included, are deathly afraid to stand on the edge of a precipice and look down, but are not afraid to fly in an airplane. Anyone who fears flying will acknowledge the safety record of flying compared to driving, so what makes flying something to fear?

If a car experiences a mechanical problem on the highway, as passengers we know the driver will simply pull over to the side of the road. If the driver doesn't pull over, we can exert some control and request the driver to pull over.

But most passengers in an airplane have no understanding whatsoever as to how the pilot may deal with anything that may go wrong, and the passengers certainly are not in a position to exert any control. Perhaps it is this lack of understanding of how the airlines manage the risks of flying, and the inability as a passenger to control such risks in even the slightest way, that causes a fear of flying.

Everyday life is full of risks, whether it is walking across the street or driving to work. How we manage those risks determines our “survivability.” If we cross the street only at a crosswalk and only when the sign tells us to cross, and if we drive at the speed limit and come to a complete stop at every stop sign, the risk is low and survivability is high. If we cross in the middle of the street in heavy traffic, and if we drive 10 mph above the speed limit and coast through stop signs, the risk is higher and survivability is lower, but we have made a conscious decision that the level of risk is acceptable.
We have controlled the risk we are willing to accept. Travel by air involves similar concepts of risk management, with one difference—the passengers have no control over the management of the risk.

The airlines must manage what are arguably the most severe travel risks. If the airlines screw up, the consequences can be disastrous and deadly. Airline passengers must trust complete strangers to manage the risks of flight for them. And that can be scary if there is no understanding of all the measures taken by the airlines and air crews to minimize risk.

Let’s take a look at the most significant types of risks the airlines manage, and how they do it. With this understanding, no one should fear flying.

1. PILOT ERROR
Every pilot must meet strict knowledge and skill requirements before the Federal Aviation Administration (FAA) will issue a pilot’s license.

Additionally, before a pilot is considered qualified by the FAA to fly a large aircraft operated by the airlines, the pilot must acquire a “type rating” from the FAA in that aircraft, which requires a further demonstration of experience, knowledge and skill.

In addition to the FAA requirements, which are minimum requirements for the pilot to act as “pilot in command” of the aircraft, each airline has significant experience requirements for a pilot to be hired.

2. AIR TRAFFIC CONTROL (ATC)
Our air traffic control system is managed by the FAA. Air traffic controllers have the responsibility to separate air traffic—make sure two aircraft do not collide with each other—and they work in an intense environment.

While the airlines have no direct control over the ATC system, they have input into the management of the ATC risk because the pilot in command of the aircraft, and not the air traffic controller, is the final authority as to the safe operation of the flight. There has not been a mid-air collision involving an airliner and causing death or injury since 1986. The risk is managed, and the risk is extremely low.

3. MECHANICAL FAILURE
Every aircraft, including the largest airliners, undergoes FAA-mandated periodic, extensive maintenance inspections. The inspections are based on both flight time and calendar time.

In addition, aircraft components have life limits, which means they are periodically replaced with new parts even if not defective. Mechanical failure is a risk that the FAA and the airlines manage so completely that the risk to passengers is practically nil.

4. WEATHER
The technology available to monitor and forecast weather all over the world is so advanced, that weather related accidents are rare today. Severe weather can be avoided by advance planning, and by circumnavigation of weather in flight.

Some weather events simply cannot be forecast, but these are usually not catastrophic events. The risk is managed, and the risk of a weather related catastrophe is very low.
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Tips for ensuring there are no bumps in the road this summer
by Henry “Hank” Didier

The summer sun sends temperatures soaring into the 90s—or even higher—in many parts of the U.S., which can make your car a danger zone for many reasons.

Whether your summer consists of family road tripping or lazy days, here are some tips to be mindful of to ensure there are no bumps in the road this season.

1. Check your tire inflation.
The asphalt of the roadway can reach temperatures in excess of 120 degrees. And, hot asphalt means hot tires, which speeds deterioration and increases the risk of tire failure. Tire failures can be caused by a variety of factors, including under or overinflation, poor maintenance, tire aging, or a design or manufacturing defect.

The key is to maintain tire pressure, which can be tricky in the summertime as heat causes the air inside the tire to expand and overinflate.

In an overinflated tire, the center section of the tread balloons outward, focusing weight on the center of the tire. Conversely, driving on underinflated tires causes the sidewall to bulge and wear unevenly, reducing tire life and potentially leading to a sudden tire failure.

2. Replace old tires.
Age matters when it comes to tires. Regardless of how it appears, an older tire may simply be too old to withstand the heat and pressure of the road, even if the tire has perfectly good tread depth left. It is now recommended that tires be replaced after six years, regardless of tread depth.

Aged tires are often unsuspectingly mounted on a vehicle after having served as a spare, being stored in garages or warehouses, or simply having been used on a vehicle that is infrequently driven.

3. Maintain coolant and fluid levels.
Be sure to check and maintain proper fluid levels. The summertime is tough on cooling systems, and cars can easily overheat when sitting in traffic or driving kids to and from camp.

Low coolant levels or a broken fan belt can quickly cause your engine temperature to rise. The general rule is to flush your radiator and add new coolant at least every two years, but it’s worth a look each summer.

4. Never leave a child in the car.
According to KidsAndCars.org, 500 kids have died from 1998 to 2011 after being left in the car unintentionally. A child’s body temperature climbs three to five times faster than an adult’s, especially in a hot car.

In less than 30 minutes, the temperature inside a car can increase 35 degrees, and an infant can die in as little as 15 minutes even on a mild 75-degree day.

To prevent this, use strategies such as keeping a stuffed animal in the front passenger seat as a reminder of a child in the backseat or placing something in the backseat that you would need, such as a purse, briefcase or cellphone.

5. Replace your windshield wipers.
Winter weather can be hard on your windshield wipers, making them almost useless if you get caught in a summer rain shower.

Don’t wait until you’re caught in a summer downpour to find out your wipers aren’t working well. You may want to consider replacing the entire blade, not just the rubber, to ensure the best performance.
ONE Second
IS NOT A VERY LONG TIME.

But when you’re behind a steering wheel and your eyes leave the road—that ONE single second can change a life.

ONE second is all it takes to be distracted.

When you are driving, it should not be a secondary task—it should be the only task.

EndDD.org (End Distracted Driving) was established to raise awareness and generate action against the epidemic of distracted driving.

Distractions include:

- Visual (taking eyes off the road)
- Manual (taking hands off the road)
- Cognitive (taking mind off the road)

While texting and talking on the phone are both mental and physical distractions, cellphone use is attributed to 18% of fatalities in distraction-related crashes.

What makes up the other 82%?
- Putting on makeup
- Reaching to grab a drink
- Changing the music
- Dealing with the GPS
- Eating on the go

The distractions are endless. But they don’t have to be.

The Core Mission of EndDD
Our core mission is to preserve life and promote safety on a large scale through advocacy, education and action. It is our hope that we can prevent families and friends from suffering the loss of a loved one because of distracted driving.

Together, let’s work to prevent distracted driving from claiming another life.

VISIT US ONLINE

- web: endDD.org
- twitter: @end_DD
- facebook: EndDistractedDriving

End Distracted Driving is sponsored by the Casey Feldman Foundation and is dedicated to inspiring individuals and communities to take action to end distracted driving.

CONTACT US toll-free at 855-363-3478 or info@EndDD.org
A young father and husband rear ends a front-end loader while driving up a hill with a clear view on a four-lane divided highway shortly before mid-morning and is badly injured.

A college student dies after rear ending a fuel truck on an open interstate highway at midday.

When we learn about rear-end collisions on unobstructed four-lane highways, the immediate assumptions are that the following vehicle must have either been speeding or the driver was distracted by engaging in something other than driving: looking at his navigation equipment, talking on a cellphone or texting.

However, while following too closely in stop-and-go city traffic may be associated with most rear-end collisions, it is not true under highway conditions. Statistics show that more than 70 percent of rear-end highway collisions take place because the lead vehicle is either stopped on the highway or traveling much slower than normal highway traffic speeds.

Drivers who are closely following a lead vehicle tend to respond quickly to sudden braking or slowing, while drivers approaching a stopped or very slow moving vehicle from a greater distance often lack visual cues (such as brake lights) or context (such as traffic merging from an access ramp or recognizable landscape features) to be able to realize a significant difference in speeds until it is too late to brake or pass safely.

Most highway patrolmen will say that one of their scariest moments on the road is when they have to make a U-turn to chase an offender. They know that approaching traffic is unprepared for slow-moving traffic in the passing lane and the drivers of those vehicles may not be able to appreciate the difference in speeds of the two vehicles.

It is out of concern for the safety of the public and themselves that most patrolmen turn on their lights and flashers and floor the throttle when making a U-turn.

In both cases described above, the drivers of the following vehicles had between three to five seconds to:
- See the vehicle ahead.
- Become aware that he was closing the gap at an unusually fast rate.
- Make the decision to brake or pass and then.
- Carry out the decision.

At highway speeds, the three to five seconds each driver had available was simply not enough time to see the large vehicle ahead, appreciate that the lead vehicle was traveling far below normal speed and, thus, posed a danger not readily apparent, decide what to do and then execute the decision.

In the front-end loader collision, there were no warning flashers or visual cues, such as billboards or trees, which would have alerted the following vehicle that the enormous piece of machinery was traveling far below posted speed limits.

The collision with the fully laden fuel truck was caused by the trucker making an illegal U-turn on the interstate, remaining in the passing lane while slowly driving up a hill, failing to signal his intent to pull into the right lane when he noticed the overtaking car and then pulling back into the left lane without signaling.

Too late, the student realized he couldn't brake in time and was then blocked from passing, first in the right, and then the left, lane.

Drivers of slow-moving vehicles need to know that other vehicles may not see a significant difference in speeds in time to brake or change lanes.

Solutions to the problem are almost all in the hands of the forward driver:

1. **No U-turns**, legal or otherwise
2. **Use all available flashers** when traveling much slower than normal traffic or if stopped.
3. **Put out flares** or warning placards if stopped.
4. **Always drive in**, or quickly get into, the right-most lane.
5. **Signal any intent** to enter onto the highway or change lanes.
6. **Be constantly vigilant** for overtaking traffic, pulling completely off the road, if at all possible, when necessary if being overtaken by a much faster vehicle.

Following these simple, yet sometimes overlooked tips could mean the difference between life and death.
Summer months are filled with warm weather, sunshine, outdoor activities and celebrations with friends and family. Summer is also the busiest and most vulnerable time of year for motorists. Many people are traveling near and far throughout the summer—whether they’re going a town over to a friend’s BBQ or driving long distance for a family roadtrip. Before making a trip to your next summer activity and destination, think about potential hazards and preventative action that can be taken to ensure your safety on the road.

CHECK UP
It is important to check your vehicle regularly from home by doing a “walkaround.” Doing a walkaround will provide you, as a driver, reassurance that critical parts of your vehicle are in good working condition. Some key elements of a walkaround include:

- Replacing your windshield wipers blades if they are worn or cracked.
- Repairing or replacing worn parts and belts to avoid worry and time-consuming repairs.
- Making sure all lights work, including signal lights.
- Packing a flashlight, flares and first-aid kit.
- Checking all tires, including the spare.
- Keeping a pair of sunglasses, a road map and a pen or pencil for directions.

POINT A TO POINT B
After inspecting your vehicle yourself or having it checked out by a professional, you should feel relieved and confident to make the commute to your destination; whether it’s across town, state or country. However, it is important to keep a few vital things in mind in effort to be a strategic, safe, driver this summer.

Keep an eye out for children and pedestrians. Summer months mean more people are outside enjoying the weather. Don’t assume the child or pedestrian is practicing safety by looking both directions before crossing a road or intersection.

Avoid the rays. Try to park in the shade. Keep passengers out of direct sunlight or wear sunblock or purchase pull-down shades for the windows. Also, wear sunglasses and utilize your cars visor to keep the sun from impairing your vision.

Plan your route. Avoid bad weather or construction that could delay your trip by planning your route before leaving home.

Have a first-aid kit. This can offer a quick bandage for those minor emergencies. Also, include water and a small healthy snack to prevent risk of dehydration and fatigue.

Buckle up. Lap and shoulder safety belts reduce the risk of fatal injury to front seat passengers by 45 percent and reduce the risk of moderate-to-critical injury by 50 percent.

DISTRACTED DRIVING
Before starting your car, keep your cellphone somewhere out of reach and put it on silent to ensure that the “ping” of a text message coming in won’t tempt you to use your cellphone while driving.

Whether you’re texting or talking on your cellphone while driving, you are visually and cognitively distracting your brain from the road—this even applies to hands-free devices.

Cognitively distracted drivers can miss up to 50 percent of their driving environment, including stop signs, pedestrians and red lights and nearly 25 percent of all crashes involve drivers distracted by cellphones. Don’t let your summer be ruined by an insignificant phone call or text.

Cross Town or Cross Country
Be proactive when it comes to your vehicles this summer
by Kathy Lane
High-Risk Pregnancy or High-Risk Doctor?

Patricia Votre was diagnosed with an incompetent cervix after a previous pregnancy ended in the death of her child. Wanting another baby, she consulted with her long-term OB/GYN, the same OB/GYN who had monitored her first failed pregnancy and who had her complete trust.

Together, they also consulted with high-risk pregnancy experts from Yale University. Votre was told she could get pregnant again and successfully carry the baby to term, if pre-determined protocol was followed. A verbal agreement was made that once Votre became pregnant she would contact her OB/GYN who would monitor her pregnancy and consult with the Yale experts, as necessary.

The high-risk experts prepared a detailed letter outlining a pregnancy plan and course of treatment that they thought would result in a successful pregnancy and delivery. A copy was sent to Votre’s OB/GYN, but not to Votre.

Her OB/GYN decided to lie to his patient and treat her “his way.” The Yale experts were brought in too late; they were never even notified that Votre was pregnant. Her OB/GYN excluded them from her care. Miles was born prematurely, with chronic health issues and lived only 51 days.

After Miles’ death, Votre learned there was a written care plan that her OB/GYN had a copy of it, treated her contrary to it and knowingly concealed it from her.

Votre filed a lawsuit alleging breach of contract (requiring the court to interpret the letter/written care plan as a “contract”) and intentional infliction of emotional distress; she did not file a medical malpractice case.

This case was not about malpractice. It was about breach of contract, fraudulent concealment and intentional infliction of emotional distress.

The Connecticut court disagreed; the judge dismissed the case because recent tort reforms added the requirement that plaintiffs in malpractice cases must obtain a Certificate of Merit from a medical expert.

Votre appealed, stating that the court improperly characterized her lawsuit as ‘medical malpractice.’ She lost the appeal; the state Supreme Court declined to hear her case.

Certificates of Merit are difficult to obtain; there is an unstated conspiracy of silence among physicians, but that is not the point of this article.

Why was a certificate necessary here? The lawsuit was about fraudulent concealment of the care plan, breach of contract and resulting emotional distress that this intentional behavior caused. This could have occurred in any circumstance; does the fact that a “professional” engaged in this conduct rather than a layperson create the need for a certificate?

Votre was lied to; she was led to believe that care was provided pursuant to the predetermined plan and that the high-risk experts were consulted.

All reviewing courts had a copy of the full contract, proof that her OB/GYN failed to do what was promised and failed to include the Yale team. The existence of this contract and the OB/GYN’s failure to adhere to it and, instead, conceal it, established adequate grounds to proceed as Votre did. Professional negligence was not at issue; if an average juror can examine the facts and make a determination
that the doctor lied and concealed, why is an expert necessary? If I punch you in the face and break your jaw, whether I am a doctor or not, you can sue me for assault and battery; you certainly wouldn’t need a Certificate of Merit. Is there any real difference here?

In this case, a conservative interpretation of Connecticut law prevented Votre from seeking justice. The reviewing judges ignored obvious truths to conclude that Votre needed the certificate.

Have the offending doctors in this case learned their lesson or did the courts give them a license to repeat their conduct and set a precedent for dismissing similar cases in the future? Subsequently, Votre consulted with the Yale experts to determine the likelihood that she could ever successfully carry a baby to term. After assurance that she could do so, Votre became pregnant again. The Yale protocol was followed; she carried to term and delivered a healthy 7 lb., 2 oz. boy.

Miles did not have to die, not this way.

This law is scheduled to be represented in the form of another bill in the 2012 session of the Connecticut legislature; there continues to be heavy opposition by Republicans and the medical community who say the law has been effective at weeding out frivolous claims. But, tort reform has never been about “frivolous claims.” It is about limiting access to the courts and reducing awards in serious claims, like the one pursued by Votre. When will the health care system stop tolerating protocol that is dangerous to patients? When will safety prevail over profit margins? When do we begin to protect the victims instead of the perpetrators? When?

— Mark Bello

Harmed by a Frivolous Lawsuit

We’ve all heard of frivolous lawsuits, but what about a “frivolous defense?” This is Trena Wells’ story.

When Wells’ brother and sister-in-law’s family dog died, she took it upon herself to help the family find a new companion. She was successful; the family located and adopted a puppy named “Tank.” Wells didn’t have children of her own at the time and treated Tank like a nephew. On November 24, 2008, Wells visited her sister-in-law (Amy Cooper) and Tank at their home. Tank escaped out of the house and into the front yard. Thankfully, they got him back inside safely.

Not long after, Tank escaped into the front yard again and into the busy street ahead. Tank was hit by a truck and injured. Wells and Cooper ran outside to help. As Wells approached Tank, she saw him try to walk back into the busy street. She interlocked her fingers and placed them around the front of Tank. He stopped, he laid down and he died. But before he died, he bit Wells on both of her thumbs several times.
As a result of the multiple bites, Wells suffered a cut to her left thumb and a severe open wound, a crushed bone and destroyed thumbnail to her right thumb. Wells underwent three surgeries to repair her right thumb—and is still expected to undergo an additional procedure.

Today, she does not have full range of motion, she has sensitivity and she has a deformed thumbnail. It affects her life, including the time she spends with her new baby girl.

Wells didn’t want to file a lawsuit against her own family. She tried to settle her case with her brother and sister-in-law’s homeowner’s insurance carrier. The insurance company, Grinnell Mutual Insurance, refused to pay Wells for her injuries and other damages. So with more than $20,000 in outstanding medical bills to pay and a family to think about, she filed suit to get the money she was entitled to under the insurance policy.

Throughout the development of the case, Grinnell Mutual Insurance refused to pay Wells for her harms and losses. Perhaps the insurance company and the attorney were going to hide behind a seemingly ridiculous defense. They were going to argue that under the law, Wells not only provoked the dog to bite her, but that, for that split second, she tried to save the dog from running back into the street and, therefore, she “owned” the dog.

While the scenarios above sound ridiculous-frivolous, even—the defense was able to argue them to the jury. They argued Wells was a liar and greedy. They argued that she should not be compensated for doing the right thing—even though it is what most of us would have done.

The jury saw through to the truth: that Wells did nothing wrong; she was a kind person trying to help and incurred a permanent injury and more than $20,000 in medical expenses in doing so. The jury awarded Wells $140,000.

Unfortunately, that was not the end of the case. The defense counsel and insurance company filed a motion with the court asking the judge to overturn the jury verdict. They waited until almost the last day possible to file the motion.

The judge heard arguments and then gave the defense 21 additional days to file a supplement. Again, they waited until the last minute.

Why did they do this? To continue to punish Wells when a jury of 12 people unanimously agreed she was entitled to compensation?

We hear a lot about frivolous lawsuits—people wasting the court’s time. What about frivolous defenses? Frivolous defenses are meritless and only delay or deprive the injured from what they deserve.

Defense attorneys and insurance companies are required to only make arguments that are reasonable and justified by the law. In this case, that didn’t seem to happen.

Hopefully, Wells’ three-year legal battle will end shortly and she will receive the compensation the jury found she deserves.

— Lindsay Rakers

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When Your Warranty Fails You

In late February 1999, Kimberly Poe purchased a new 1999 Ford Explorer for $28,896.62 from a local dealership. The Explorer had been a demonstrator, but it was sold as “new” with a standard warranty of three years or 36,000 miles.

The vehicle had 5,672 miles on the odometer when Poe purchased it. The dealership’s general manager had driven the Explorer while it was used as a demonstrator. He had complained to Ford of a knock in the engine at 4,701 miles and again at 5,485 miles.

As a result, the engine was replaced by Ford, but no one ever told Poe. After purchasing the Explorer, Poe began to hear knocking in the engine, and as a result, she took it to the service department five times: at approximately 9,000 miles; 27,091 miles; 39,596 miles; approximately 44,000 miles; and 55,345 miles.

On her fifth trip to the dealership, they replaced the engine under the warranty as a “goodwill” gesture, and Poe was told that the new engine would have a three-year or 36,000-mile warranty. Again, no one disclosed to Poe that this would be the third engine for the Explorer.

On the first four visits, the service writer for the dealership told Poe they could not verify the concern and that it was a normal operating condition. The dealership employees never told her that the same engine had had the same problem before she purchased the vehicle and that it had been replaced.

On her fifth trip to the dealership, they replaced the engine under the warranty as a “goodwill” gesture, and Poe was told that the new engine would have a three-year or 36,000-mile warranty. Again, no one disclosed to Poe that this would be the third engine for the Explorer.
According to the service records, a new short block engine was put into Poe’s Explorer with 55,345 miles on the odometer. At 57,345 miles, she took the Explorer to another Ford dealership. The representative at that dealership reported that he could not “duplicate the customer concern;” however, the service report did note a “low engine noise.”

According to Poe, the engine warranty was confirmed for three years or 36,000 miles. Given the representations of the length of the warranty, Poe continued to drive the Explorer until it finally quit on her with 71,693 miles on the odometer.

When the Explorer finally quit running, Poe asked Ford to repair the Explorer under the warranty. At that point, Ford refused, stating that the vehicle was out of warranty even though the knocking in the engine had been a consistent complaint since 4,701 miles, and unbeknownst to Poe, she had been driving an Explorer with its third engine.

Poe paid more than $28,000 for an Explorer that lasted 71,693 miles on three engines. She bought a vehicle with an engine that had already been replaced, and yet, she was never told.

She was repeatedly told the knocking she heard was a normal operating condition. She was told the replaced engine would have a three-year or 36,000-mile warranty.

However, when the third engine quit running, she was told she would have to pay for the repairs. Poe essentially paid $28,000 for an Explorer that she could not drive.

The only recourse for Poe was to sue the dealership and Ford, and we did, alleging damages for breach of contract, breach of warranty, misrepresentation, violations of the Magnuson Moss Warranty Act and suppression of a material fact.

Unfortunately, Poe had signed an arbitration agreement, so the case was removed to arbitration before Dean Henry Strickland, a law professor at Cumberland School of Law at Samford University. After litigating the case for two years, it was arbitrated for just one day.

While the arbitrator did rule in our favor on all allegations, the award Poe received was minimal. For all the aggravation and lies, she received $4,187.50 and an Explorer that won’t run and her $4,000 in attorney fees paid. Yet, the arbitrator earned approximately $2,000 for one day of work.

— Jon Lewis

WHAT IS FACES OF INJUSTICE?

Faces of Injustice is a platform that seeks to give a voice to those whose suffering does not end with the conclusion of their legal case. From malpractice to the fine print, these everyday people have been negatively impacted by tort reform, abusive defense tactics, improper judicial interference or jury bias. Faces of Injustice will tell their stories.

To read more or if you have a story you would like to tell, please visit facesofinjustice.org

All names, photos and documentation has been approved by all interested parties.
**DO**

- stay sober on your date.
- install a privacy checker on your computer. Most are free.
- verify information on your date (seems kind of obvious, don’t you think?)
- use a P.O. box, rather than your home address, to register for any dating sites.
- meet in public. Drive yourself.

**DON’T**

- show too much skin on your profile pic.
- reveal confidential information in your email exchanges.
- go home with your date (seems kind of obvious, don’t you think?)
- meet in person until you’ve actually talked on the phone.
- leave personal items unattended.

**DO**

- tell a friend where you’re going.
Prior to November 1, 2010, the law in Oklahoma stated in Title 47 of the Oklahoma Statutes, Section 11-309:

5. Upon a roadway which is divided into four or more lanes, a vehicle proceeding at less than the maximum posted speed, except when reduced speed is necessary for safe operation, shall not impede the normal flow of traffic by driving in the left lane.

6. Upon a roadway which is divided into four or more lanes, a vehicle shall be driven in the right-hand lane except when overtaking and passing another vehicle proceeding in the same direction or when preparing for a left turn at an intersection or into a private road or driveway. Provided, however, this paragraph shall not prohibit driving in a lane other than the right-hand lane when traffic conditions or flow, or both, or road configuration, such as the potential of merging traffic, require the use of lanes other than the right-hand lane to maintain safe traffic conditions.

After November 1, 2010, the law was changed by the Oklahoma legislature. Section 5 was deleted from the law, and Section 6 was renamed Section 5.

Before the law was changed on November 1, 2010, folks could drive in the left lane so long as they were driving the speed limit. Under the old law, drivers could go 70 mph on highways in both the left and right lane, causing other drivers who wanted to go above the speed limit severe frustration when cars in both lanes tied up traffic. The net effect was that frustrated drivers would try to find ways to get past the cars tying up traffic in both lanes, sometimes causing serious collisions, some of which caused deaths.

The Oklahoma legislature finally recognized the fact that some drivers will go above the speed limit, and it is better to just let them pass in the left lane than have serious collisions that could be avoided. Therefore, all drivers, no matter what speed they are driving, must drive in the right lane on highways unless passing a slower car. This law is a step in the right direction, since the highways will now be safer from frustrated drivers causing collisions trying to get past folks driving the speed limit in the left lane.
PROMOTING SAFETY. PROTECTING RIGHTS. GIVING BACK. FOR ALMOST 30 YEARS.

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