

**SPRING
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TURNER & MILLER, LLC

A t t o r n e y s A t L a w

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Divorce and personal finances

When spouses decide to separate or divorce, it is often prudent for both to conduct a careful review of their joint finances early in the process. Understanding credit and ownership situations early can save time and money for both later.

Since the finances of each marriage are unique, attorneys may suggest a number of important initial steps that each spouse should consider taking. Several of the most common usually include the following:

- Each spouse should obtain a credit report. Everyone is entitled to one free report annually from a credit-reporting agency. This statement serves as a starting financial benchmark and includes mortgage, credit card, and other debt to be distributed.
- The couple should review all joint checking, savings, credit card, brokerage, and other accounts, as well as all owned property, to understand the full extent of their assets and responsibility for financial liabilities.
- Both spouses should open individual checking, savings, credit card, and brokerage accounts.
- As soon as reasonable, the couple should close and pay off all joint accounts. An attorney and accountant can help spouses perform these transactions.

Additional financial matters

After, or while the couple is handling the initial money-management steps, both spouses also can work out several other financial matters that will require attention. These may include rewriting wills, selling a home, changing beneficiaries on life insurance policies, arranging health-coverage continuity, reviewing retirement and estate planning, and others.

AUTO ACCIDENT investigation

Careless drivers injure hundreds of thousands of others and inflict enormous property damage annually. An experienced auto-accident attorney can help injured parties obtain fair compensation for medical expenses, property damage, lost wages and earning capacity, enjoyment of life, and pain and suffering. A lawyer's investigation can determine the cause and liability of an auto accident by examining the accident scene, the automobiles, and questioning witnesses.



Evidence that investigators may obtain includes:

- Victims' injuries
- Scene photographs
- Car-damage photos
- Accident debris
- Skid marks
- Traffic-control signage
- Roadway design
- Police or other surveillance video
- Eyewitness reports
- Angles of vision and other relevant indicators of cause

AREAS OF PRACTICE

PERSONAL INJURY

- Auto accidents
- Trucking accidents
- Slip and fall

CRIMINAL DEFENSE

- Misdemeanors
- Felonies
- DUI

FAMILY LAW

- Divorce
- Child-support modifications
- Custody modifications

The information you need, service you deserve, and justice you seek.



FOR YOUR SAFETY

Recalled product roundup

Here are some recently recalled products you may have in your home or at work:

- ✓ **Simplicity Inc.** has recalled about one million cribs whose drop-side may detach and entrap and suffocate infants.
- ✓ **Back to Basics Products, LLC**, voluntarily called back 10,000 IT400 Iced Tea Makers. Components can fail and burn users.
- ✓ **Wal-Mart, Inc.**, asks buyers to return 138,000 Ceramic Oil Torch Lamps with ceramic torch heads that can loosen or dislodge and lacerate or burn consumers.
- ✓ **Robert Bosch Tool Corporation** has recalled 811,000 Skil® circular saws. Users may turn the power tools on without a safety lockout, causing unexpected operation of the saw and injury.
- ✓ **Keystone Manufacturing Co., Inc.**, and **QVC** called back 32,000 Cook's Essentials Convection Ovens with Pull-Out Rotisserie and Deni Convection Ovens with Rotisserie. The control panel can overheat and pose fire and electric-shock hazards.



Auto seatback failure injuries

National safety standards fail to require sufficiently strong seatback construction in some cars and SUVs.

Vehicle makers tend to design, construct, and install less expensive seatbacks, recliner apparatus, and seat tracks in lower-end models. As a result, drivers and passengers may be injured when seatbacks collapse rearward during rear-end collisions and while accelerating, as seat-mountings or floors buckle and deform. When a car's seats collapse, the driver and passengers may not be able to get out of the vehicle quickly or safely.

Passengers involved in seatback failures may suffer serious injuries, including head trauma, spinal cord injury, broken bones, organ damage, disfigurement, and scarring.

Defectively designed SUV seats

A front-seat SUV passenger was rendered paraplegic when her seatback collapsed in a rear-end collision, throwing her into the back seat and breaking her neck. When her attorney demonstrated that the SUV's design and manufacture, different from higher-end models, were defective and unreasonably dangerous, a jury awarded significant damages.

Anyone involved in an accident in which seats collapsed should contact an attorney. No one should suffer because of an automobile manufacturer's negligence.



Child day care

When both parents must work, they want their young children to enjoy safe, educational, and productive experiences at day care.

Parents should investigate children's day-care centers to be certain that providers understand child learning and growth, administer discipline consistently and positively, recognize when a child is ill, and maintain a clean and safe operation.

On occasion, a parent may drop in on day care to feel assured that the center has sufficient and well-trained and motivated caregivers, to observe activities and programs, and to examine books, toys, and facilities.

When there's a problem

When day care fails to meet expectations, parents can usually work out problems by speaking with operators or caregivers, writing letters, or filing complaints. When his child was injured after being pushed from a slide by another child, a father had to sue a day-care center for resolution. His attorney demonstrated that caregivers failed to provide adequate supervision and discipline for an aggressive child who had previously pushed other children during activities. The parties settled on the day of trial.





Words we live by

The late U.S. Supreme Court Justice William H. Rehnquist had immense respect for each American's right to trial by a jury of peers. Here are some of his words we can all live by:

★ The right to trial is *“so fundamental and sacred to citizens, where guaranteed by the Constitution or provided by statute, [it] should be jealously guarded.”*

★ *“Those who oppose the use of juries in civil trials seem to ignore [that] the founders of our nation considered the right of trial by jury in civil cases an important bulwark against tyranny and corruption, a safeguard too precious to be left to the whim of the sovereign, or, it might be added, to that of the judiciary.”*

★ *“The guarantees of the Seventh Amendment [right to civil jury trial] will prove burdensome in some instances...but as with other provisions of the Bill of Rights, the onerous nature of the protections is no license for contracting the rights secured by the Amendment.”*

In short, our firm is committed to preserving the right to a jury trial for each of our clients, just as we are dedicated to battling large corporations, which, every day, try to whittle away rights protected by our Constitution. If you are a victim of personal injury from another's negligence, please call us.

Assisted-living residences

When concerned family members search for a care residence for a beloved grandparent or parent, they need to look past pleasant decor.

They should investigate resident-care assessment and planning, medication treatment, dressing and bathing assistance, nutrition needs and dining experiences, discomfort assessment, and social engagement and activity plans.

Bed side rails

A 66-year-old nursing home resident suffering from Parkinson's disease fell from her bed and was asphyxiated after becoming wedged between the bed and a wall. Her two children, individually and on behalf of their mother's estate, sued the nursing home, alleging the facility failed to provide their mother with a bed equipped with side rails, in contravention of her care plan. A jury awarded damages and court costs.



Recreation product LIABILITY

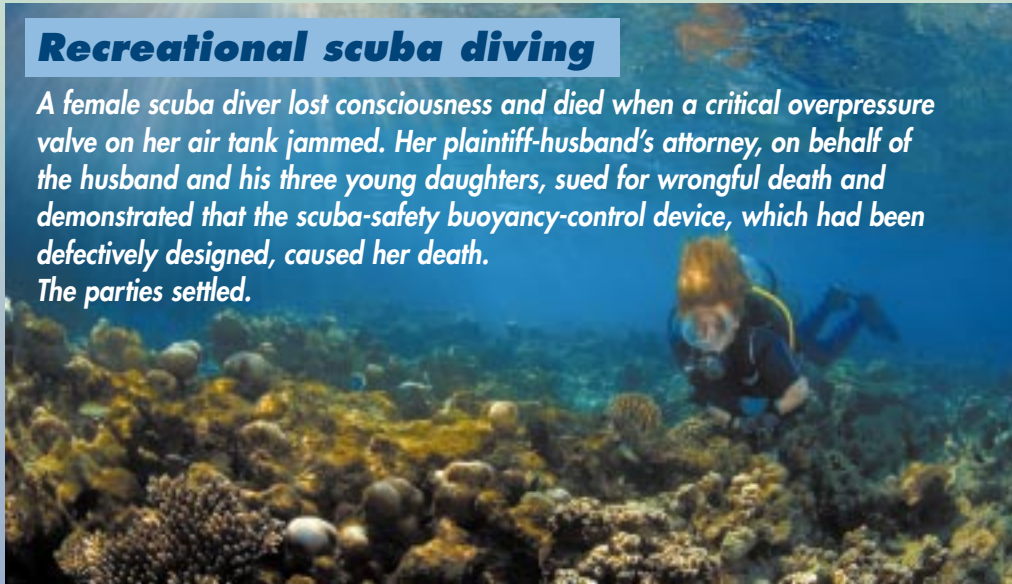
Our nation's civil justice system can hold manufacturers of defective products liable for harming users. Consumers injured by products with serious defects in design, manufacture, or improper or incomplete explanation of dangers or proper use can hold manufacturers and marketers accountable.

The long list of recreational products that have harmed consumers include all-terrain vehicles, bicycles, boats, campers, helmets, playground equipment, pools, snowmobiles, swing sets, trampolines, and many more. Children, who may assume products are always safe and who may impulsively take risks, are in particular jeopardy.

Recreational scuba diving

A female scuba diver lost consciousness and died when a critical overpressure valve on her air tank jammed. Her plaintiff-husband's attorney, on behalf of the husband and his three young daughters, sued for wrongful death and demonstrated that the scuba-safety buoyancy-control device, which had been defectively designed, caused her death.

The parties settled.





*Please call us with any legal questions.
We'd love to hear from you!
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No representation is made that the quality of legal services to be performed is greater than the services performed by other lawyers.

Workers' compensation **When insurers refuse to pay**

Workers' compensation regulations are state-based insurance programs that effectively cover claims by employees injured on the job or who suffer work-related diseases or illnesses. Insurers regularly handle claims with understanding and efficiency.

On occasion, an insurer may deny claims benefits, so workers should consult an attorney experienced in workers' compensation law for counsel.

Fall from a ladder

When a retail store employee fell from a ladder and severely injured her back, her physician recommended surgery. When she filed a workers' compensation claim, the insurer denied her petitions and an independent Industrial Commission's confirming orders for several years. The employee's attorney sued the insurer, demonstrating it had not acted in good faith. A jury held for the plaintiff, stipulating a significant award, and held the insurer liable for lifetime medical care and disability benefits for the underlying injury under the state's Workers Compensation Act.

FOR YOUR SAFETY **Lead-paint toy product recalls**

Here are some recently recalled toys you may have in your home or which child-care centers may have in play rooms. Surface paints on these recalled toys contain excessive levels of lead, violating the federal lead-paint standard.

- Henry Gordy International Inc. has voluntarily recalled 380,000 "Galaxy Warriors" Toy Figures.
- Amscan Inc. has recalled 43,000 "Ugly Teeth" party favors.
- Toys "R" Us Inc. has called back 16,000 Elite Operations toys.
- DecoPac Inc. asks buyers to return 80,000 Football Bobble Head Cake Decorations.
- Jo-Ann Stores Inc. recalled 97,000 Children's Toy Gardening Tools (an additional 16,000 toy rakes were recalled on September 26, 2007, and 6,000 toy watering cans on August 28, 2007).
- Fisher-Price Inc. recalled 38,000 Go, Diego! Go! Animal Rescue Boats.

Our commitment to clients

Clients who use our legal services mean everything to our law firm.

That's why our promise to each client is to always do our best every time we provide legal assistance.

■ Our firm is committed to providing clients the highest-quality legal services at competitive rates.

■ We always treat our clients with respect and appreciation.

■ If we cannot speak with clients when they call, we return calls the same day.

■ We always provide copies of all pleadings and correspondence.

■ Our lawyers stay in touch with clients to keep them informed of the developments in their legal matters.

■ We provide prompt processing of pleadings and document preparation.

■ Attorneys apply their professional experience, legal resources, and knowledge to deliver value-added legal services.

This is our commitment to our clients.