



# Turner & Miller, LLC

*Attorneys at Law*

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Auto Accidents-Nursing Home Abuse- Workers Compensation

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## Young adults' health

A report from the National Center for Health Statistics shows the health of young adults age 18 to 29 has not improved in the last 15 years. In some areas, such as obesity, they are less healthy.

One-third are obese and another third are overweight. Many don't exercise.

Some 30 percent do not have health insurance, and almost a third of young men are smokers. One quarter of them admit to binge drinking once a month in the past year.

Most young adults appear to be healthy now, but the long-term effects of their habits could cause problems later.

The Information You Need  
The Service You Deserve  
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## The rules of financial security are different now

Some of the time-tested advice on financial security has to be changed in the current economic times. Some tips from the editors of Money magazine:

- Judging risk is about making or missing financial goals. Buying stock when it's a bargain or waiting for the upturn may not be best if you will need your money in the next decade. Scaling back on stocks might be better even if you miss the next upturn.
- Increase your available cash. Forget six months' living expenses. Try to gather two to four years of living expenses in low-risk savings.
- Diversify investments the right way. Check funds you own or want to buy at Morningstar.com's Instant X-Ray Tool. Buy a fund that invests up to 20 percent in emerging markets and the rest in developed countries. Then consider a high-yield fund and a broad U.S. bond fund and you will be well diversified.

- Borrow cautiously. Get a mortgage you can afford for the life of the loan and make a down payment of 20 percent.
- It's still a good idea to buy a home. Have modest expectations for a home as a wealth builder. Owning gives you a hedge against rising housing costs and it results in a forced commitment to save. In the end, you own the house and no longer have to make payments.
- Forget early retirement. Delaying retirement by just one year could increase your annual retirement income by 9 percent, according to the Urban Institute. If you are forced to retire, find another job even if it doesn't pay as much. Put off collecting Social Security benefits for as long as you can.

If you can find a job with health benefits, it's even better. The average health-care tab for an early retiree before he is eligible for Medicare is up to \$8,500 a year, according to AARP.

## Grow some food

In June, it's too late to start planting seeds, but you can still have a garden that provides many servings of peas or beans for the rest of the year.

- Buy a few plants at the garden or home improvement store.

- Make the garden in a spot that has eight or more hours of sun each day.
- Dig a bed at least 12 inches deep and work in compost or organic matter. Or you could make a raised bed by creating 12-inch-high mounds.

(Continued on page 2.)

# Helpful Tips

## Recommended Reading: What's on Your Bookshelves?

**Pygmy**  
by Chuck Palahniuk

**Road Dogs: A Novel**  
by Elmore Leonard

**Fool's Gold: How the Bold Dream of a Small Tribe at J.P. Morgan Was Corrupted by Wall Street Greed and Unleashed a Catastrophe**  
by Gillian Tett

**Who's Got Your Back: The Breakthrough Program to Build Deep, Trusting Relationships That Create Success—and Won't Let You Fail**  
by Keith Ferrazzi

**Sunnyside**  
by Glen David Gold

**The Walking People**  
by Mary Beth Keane

**Strong Enough to Die: A Caitlin Strong Novel**  
by Jon Land

**How to Buy a Love of Reading**  
by Tanya Egan Gibson

**Final Finesse**  
by Karna Small Bodman

**Love in Condition Yellow: A Memoir of an Unlikely Marriage**  
by Sophia Raday

If you are an Alabama resident and have been involved in a car accident, you may or may not need an attorney.

## I've Got Something Free For You Before You Talk to the Insurance Company

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## Bank your own blood?

Because of concerns about hepatitis or HIV going undetected in the blood supply, about five percent of patients opt to donate their own blood in advance of elective surgical procedures. This kind of blood donation is known as an "autologous" transfusion. Patients usually review surgical needs with their physicians first. Then the doctors can write prescriptions asking hospitals or Red Cross donor sites to make "auto" transfusions to the hospitals' blood banks. Donations should be made about three weeks prior to surgery, with donation sites and hospitals

charging a service fee of \$70-\$100 per pint of blood handled.

Medical authorities note that some patients may not be good "autologous" transfusion candidates. Those with histories of cardiac disease, high blood pressure, seizures, or obesity may not be eligible to contribute. Furthermore, risk of infection during donation, human error in mislabeling, and other problems may add a small, but real, risk to "autologous" transfusions.

## Grow some food (cont.)

- They will need an inch of water each week from rainfall or watering. Harvest crops

as they come on, and continue to harvest regularly.



*Committed to our clients, our families and our community.*

Now when you think of Spring Break vacation, I am sure Nashville isn't the first city to pop into your head but as a favorite "get away" spot for Bill (Billy) and his wife, Kelly, it seemed like a natural choice when thinking of somewhere different to take the kids this year. Kelly, Bill's wife shares their trip and interesting surprises along the way!



When we told the kids we weren't going to the beach for Spring Break, they seemed a little disappointed. But then we said we were going to Nashville and they perked up a little, all but our fourteen year old son who isn't easily excitable and doesn't really care for country music. We have tried to make him "see the light" and embrace our taste in music but so far unsuccessfully. Billy's parents joined us and that made the kids happy too.

The first day would prove to be very exciting! We went to the Pancake Pantry for breakfast and while Billy and I were accustomed to the 'around the block' lines, the kids couldn't believe people 'would wait so long just to eat breakfast.' As we waited, I began one of my favorite pastimes, watching people. I noticed a familiar girl leaving the restaurant and immediately turned to our sixteen year old text happy daughter to tell her what I saw. "Hey, I think that was Taylor Swift!" She barely even looked up from her phone and gave me the standard "Oh Mom, you ALWAYS think you see someone you know or someone famous! I had to know my eyes weren't deceiving me so I went after her and the guy with her. After confirming I was right, all four of the kids jumped up and raced over to see if they could get a photo with the stars. They did and I must say that both of these young stars were very sweet and extremely well-grounded.

The entire trip was one surprise after another and we all had a great time. The girls learned some line dances. The eldest spent the ride home trying to figure out what college she could attend near Nashville. Our middle daughter made her singing debut with a local band. Our youngest got some REAL cowboy boots. And I think I even saw our country music loathing son tap his foot to some good ole traditional country music at Robert's!

## Getting it right from the start

There are an ever-increasing number of claims for long-term disability insurance benefits. It certainly appears that the long-term disability insurance companies are haphazardly denying more and more legitimate claims. Many claimants have proceeded through portions of the cases by themselves. This is a big mistake. Anyone contemplating filing a long-term disability claim should consult with an experienced ERISA long-term disability attorney before stopping work. There are simply too many mistakes that we have seen claimants and their doctors make that have, unfortunately, made some of these claims simply not winnable. Because the law is so heavily tilted in favor of the insurance companies, we see many people who are truly disabled, but who cannot win their claims because mistakes were made before experienced attorneys got involved.

? **PUZZLER —**  
**How many animals did Moses take on the ark?** ? ?



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## FAQ of the month

### Q: What Should I do if I'm in a Car Accident?

A: If you are in a car accident, there are some things you can do to protect yourself against any lawsuits that may arise from the incident. First, make sure you, and anyone else involved in the accident, is safe and call for medical assistance if needed. Additionally, do not leave the scene of the accident before the police arrive or before exchanging information with the other person (or persons) involved in a minor accident.

The police should be called if the accident involves significant property damage, physical injury or death. Once the police arrive, ask the officer to file a police report and obtain the name and badge numbers of any police officers on the scene. It is important when talking to other persons in the accident to be cooperative and exchange contact and insurance information, but do not admit fault or apologize for the accident itself.

After medical attention has been received and the police have arrived, you should inform your insurance company about the accident. Cooperate with your insurance company and tell them about the manner in which the accident occurred and the extent of your injuries. Build support for your case

when discussing the matter with your insurance company and explain the facts of your case in a clear manner.

Next, you will want to keep a record of any care you receive after the accident and any expenses you incur due to the accident. This includes doctors, physical therapists, chiropractors, any other healthcare or treatment, medical bills or other expenses. Your insurance company may ask you for additional records as well, such as photographs of your vehicle before the accident and after (if you have them).

Lastly, you should not talk to anyone about the accident other than your attorney, your insurance company and the police. Do not talk to a representative of another insurance company without the knowledge of your attorney or your insurance company. If representatives from other insurance companies should call you, ask them to call your attorney or insurance company to arrange for an interview. Also, get the representative's name and number, and tell your insurance company or attorney that someone seeking information about your accident contacted you.