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elder abuse in america

RECOGNIZE THE WARNING SIGNS
OF A GROWING PROBLEM

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It's a scenario that plays out far too often in this country - you conducted your research, held your family meetings and ultimately decided to entrust the care of an elderly loved one to a home-based caregiver, a nursing home or assisted living facility, only to find that something just doesn't seem right. Lately, your loved one has been really depressed, which is unusual for them. They've lost a lot of weight. Then you notice some strange marks on their arm.

Is it possible that abuse is occurring?

Elder abuse is a genuine problem in America, and unfortunately, it is a problem that continues to grow, especially with our aging population.

While not every mood swing or small bruise is an indicator of abuse, it is critical to recognize some of the warning signs. According to the National Center on Elder Abuse, some telltale signs include:

- Bruises, pressure marks, broken bones, abrasions, and burns which may be an indication of physical abuse, neglect, or mistreatment.
- Unexplained withdrawal from normal

activities, a sudden change in alertness, and unusual depression which may be indicators of emotional abuse.

- Bruises around the breasts or genital areas which can occur from sexual abuse.
- Sudden changes in financial situations which may be the result of exploitation.
- Bedsores, unattended medical needs, poor hygiene, and unusual weight loss which are indicators of possible neglect.
- Behavior such as belittling, threats and other uses of power and control by spouses which are indicators of verbal or emotional abuse.
- Strained or tense relationships as well as frequent arguments between the caregiver and the elderly person.

The key elements in detecting elder abuse are to be alert and to ask questions if you see something that troubles you. The health and safety of your elderly loved ones is simply too important to do otherwise.

If you suspect that a family member is suffering elder abuse, contact our firm to discuss your situation with an experienced attorney. ■

DON'T TRY TO CHEAT YOUR insurance company

While our firm successfully goes toe-to-toe with insurance companies every day, there's one type of case we stand virtually no chance of winning - a case in which a person lied or failed to disclose key information when applying for life insurance.

Take the case of the man who died "heli-skiing". According to a federal appeals court, his family won't be able to recover on his life insurance policy. The reason? When the man applied for his policy, he was asked about "hazardous activities," and he didn't mention that he engaged in a sport in which you are flown by helicopter to the top of a mountain, wear an oxygen tank, and then try to ski to the bottom!

The court said that, "a reasonable, ordinary person would understand that a sport whose participants equip themselves with 'avalanche beacons' and 'Avalungs,' and then ride in helicopters to the summits of isolated backcountry mountains in order to ski down ungroomed alpine terrain, falls along with sky diving, hang gliding, and scuba diving into the common sense category of 'hazardous' activities."

This is consistent with this firm's long-time advice - you must be brutally honest and forthcoming when applying for life insurance. The risk is that the company will rescind the policy after you die, leaving your family in dire financial straits. ■

WHAT ARE YOU thankful for?

Invariably, Thanksgiving seems to pass by in a blur each year. Between buying the turkey, preparing the big feast, hosting relatives and friends, eating turkey, watching football, then watching more football and eating more turkey, it's not surprising that we often forget to stop and appreciate the things that we are truly thankful for.

Here's a great tip to help you and your family take stock of what really matters this Thanksgiving: Design and display a Thanksgiving tree.

It's really simple. Here's what you'll need to get started:

- A small tree branch.
- A flower pot to fill with pebbles, rocks, Styrofoam or sand, and pinecones.
- Colored card stock or construction paper (preferably red, orange, and yellow).
- A single-hole punch or miniature clothes pins.
- Colorful twine or yarn.

Insert the branch into the flower pot so that it's held firmly in place. Cut out leaf shapes from the construction paper. Have each family member write down something they are thankful for on each leaf and then place it on the tree. The leaves can then be placed on the tree either using miniature clothes pins or by punching a hole in the leaves, stringing the twine through, and then hanging them on the tree.

Another nice touch to add to your new Thanksgiving tradition is to have each dinner guest or relative add a leaf to the tree as they arrive on the big day. ■

What if an insurance adjuster offers me a settlement?

FAQ

If you decide to accept the offer, your case will be over. However, the settlement may or may not be appropriate for your case. Whether a settlement is reasonable depends on a number of factors, including your own goals (some people simply want to get on with their lives).

Remember that adjusters work for the insurance company and are concerned with what is in the company's best interests - not yours. Their main objective is to settle the matter for as little money as possible. Our firm will evaluate any settlement offer you have from an insurance company. Contact us for details. ■





OUR MOST PRECIOUS CARGO at risk

The facts are sobering. According to the National Highway Traffic Safety Administration (NHTSA), motor vehicle injuries are the leading cause of death for children ages 3 to 6 and 8 to 14 in the U.S. In 2007, 1,670 children ages 14 and younger died in motor vehicle crashes, and approximately 200,000 were injured, an average of nearly 5 deaths and 550 injuries each day.

Many of these deaths can be prevented, though. NHTSA research has shown that placing children in age- and size-appropriate car seats and booster seats reduces serious and fatal injuries by more than half, and efforts have increased in recent years to raise public awareness of the vital role car seats play in protecting our children.

Unfortunately, with so many choices available, selecting the right car seat for your child can be a confusing and frustrating experience. To make the process a little easier, please use the following chart from the American Academy of Pediatrics as a quick reference:

Age	Type of Seat	General Guideline
Infants	Infant seats and rear-facing convertible seats	All infants should always ride rear-facing until they are at least 1 year of age and weigh at least 20 pounds
Toddlers/ Preschoolers	Convertible seats	It is best to ride rear-facing as long as possible. Children 1 year of age and at least 20 pounds can ride forward-facing
School-aged children	Booster seats	Booster seats are for older children who have outgrown their forward-facing car safety seats. Children should stay in a booster seat until adult belts fit correctly (usually when a child reaches about 4' 9" in height and is between 8 and 12 years of age)
Older children	Seat belts	Children who have outgrown their booster seats should ride in a lap and shoulder belt in the back seat until 13 years of age

Once you have selected the appropriate car seat or booster seat for your child, be sure to carefully follow the manufacturer's instructions for proper installation and placement. If you are unsure if your child's car seat is installed properly, you can have it checked at an inspection station or by a certified child passenger safety technician. For a list of inspection stations near you, please go to www.nhtsa.gov. ■

November Important Dates

1 – Daylight Saving Time (Set your clocks back one hour) November 3 – Election Day November 11 – Veterans Day November 26 – Thanksgiving



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READ ABOUT AMERICA'S
GROWING PROBLEM INSIDE!

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YAZ AND YASMIN UNSAFE? POPULAR BIRTH CONTROL DRUGS ALLEGEDLY causing health problems

With a growing number of lawsuits being filed, the popular birth control drugs Yaz and Yasmin have come under increased scrutiny in recent months.

According to victims' lawsuits, side effects of the drugs could increase the risk of:

- Strokes
- Heart Attacks
- Deep Vein Thrombosis (DVT)
- Pulmonary Embolism (PE)

- Cardiac Arrhythmias
- Gallbladder Disease
- Sudden Death

If you are currently taking Yaz or Yasmin – or have taken it in the past – and are experiencing health issues such as cardiac problems, respiratory illness or any other health problems, contact our firm to discuss your situation. We have successfully represented many people who have suffered serious side effects from prescription drugs. ■

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