

# The Road To Justice Starts Here

October 2018



PURCHASE GEORGE & MURPHEY P.C.  
ATTORNEYS AT LAW



Car & Truck Accidents | Civil Litigation | Medical Malpractice | DUI | Criminal Defense

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## REFERRALS

We appreciate your referrals of family & friends. Show them you care enough to help.

833-7100

# auto insurance alert!

You know there is a teenager out there, texting and driving. When he runs a stop sign and hits your family car, are you fully protected? You have car insurance, so you assume you are, but we meet way too many families who,



unknown to them, are missing perhaps the most important part of their auto insurance, Uninsured/Underinsured Motorist Coverage. The good news is you can fix that problem now!

Pennsylvania law does not require vehicle owners to buy Uninsured/Underinsured coverage, so many policyholders reject it to save a few dollars. **THIS IS A TERRIBLE MISTAKE. DON'T REJECT THIS COVERAGE. BUY THE MOST THAT YOU CAN. THAT MEANS YOU SHOULD ALSO SPEND A LITTLE MORE AND SELECT THE STACKING OPTION.**

Uninsured coverage pays you or your family when the careless driver has no insurance. There are many irresponsible drivers with no insurance, so this coverage is essential.

Underinsured coverage pays you or your family when the at fault driver has some liability insurance, but not enough to fully pay for your losses. Even an insured driver will often have the required

minimum coverage of only \$15,000, which is totally inadequate. In cases of death or serious injury, your lost income, medical bills, pain and suffering, and other losses can easily run into the millions. Without Underinsured coverage you will have no way of recovering these losses.

The only way to fully protect your family is to make sure that you have the most Uninsured/Underinsured coverage that you can afford. **We recommend coverage of at least \$1,000,000, with the stacking option.** Even if you believe you can't afford this much, increase this coverage as much as you can. You can change your coverages at any time, so call your agent or go on-line TODAY! ■

# OCTOBER 2018 notable dates

**October 1** – Child Health Day

**October 8** – Columbus Day

**October 16** – Boss's Day

**October 29** – National Cat Day

**October 31** – Halloween



## beware of ‘dragon’s breath’

Liquid nitrogen is a wonderful substance used to great advantage by scientists and medical professionals. It’s also a tool utilized by chefs to flash-freeze certain food products, enhance textures, and create dramatic effects. However, when used incorrectly, it can cause serious harm.

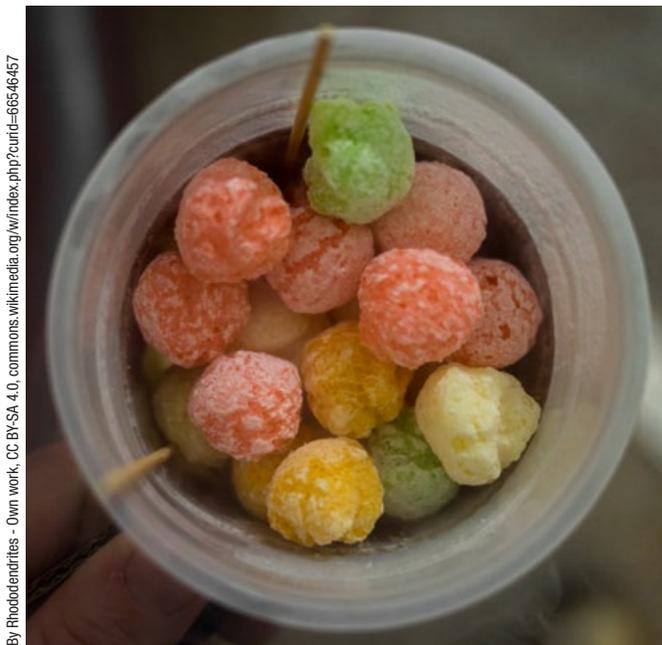
At fairs, amusement parks, shopping malls, and other venues around the world, liquid nitrogen is a key component of a trendy dessert item called “Dragon’s Breath.” Bright, colorful cereal puffs are coated with liquid nitrogen. Nitrogen has a boiling point of  $-320^{\circ}\text{F}$ , so in liquid form it’s really cold. When the frozen puffs are consumed, condensation in the mouth produces “smoke” that is breathed out—hence the name Dragon’s Breath. It’s no wonder that kids (and adults) find the dessert fascinating and fun.

Here’s the dangerous downside. Although liquid nitrogen evaporates quickly when exposed to air, some residue may remain in a dish or cup

in which the treat was served. Touching it can severely burn your skin. If any residue was present in or on the cereal puffs, it can be destructive to tissues in the mouth, esophagus, and digestive tract. In some circumstances, the stomach may fill with gas, inflate like a balloon, and possibly burst.

There have been various reports of people undergoing emergency surgery after having eaten Dragon’s Breath. Even slight irritation of a person’s airway could spell big trouble if they suffer from asthma.

In many cases, simply waiting several minutes after liquid nitrogen is applied before eating would be enough time for it to fully evaporate. Bottom line, the use of liquid nitrogen is best left to professionals. ■



By Rhododendrites - Own work, CC BY-SA 4.0, commons.wikimedia.org/w/index.php?curid=66546457



# did you know? . . .

One theory on the origin of jack-o'-lanterns is tied to an Irish folktale and a man named "Stingy Jack." Long story short, Jack bartered with the devil over a bar bill, tricked the devil, and negotiated soul-claiming exemptions.

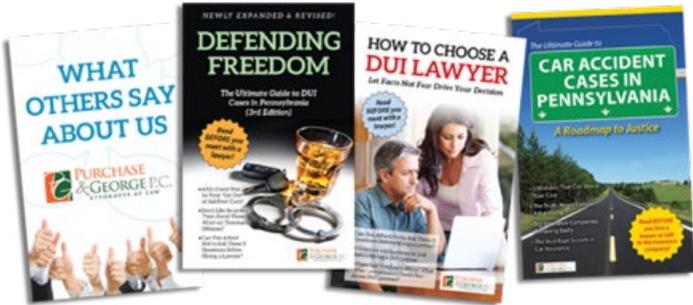
After Jack died, his unsavory qualities disqualified him from heaven, and the devil barred him from hell (wounded pride). The devil told Jack to head back to where he came from and tossed him one of hell's embers to light his way. Jack placed it in a large, hollowed-out turnip, a favorite food he always kept on hand. He became known as "Jack of the lantern."

Irish immigrants brought this folktale and tradition to the United States. America's plentiful pumpkins became the preferred canvas for jack-o'-lanterns, replacing the large turnips and potatoes of Ireland. ■





## Free Books



This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

# autumn driving safety tips

Cooler temperatures, vivid foliage, and shorter days signal the arrival of autumn, a season that challenges drivers in unique ways. Fall weather can be unpredictable. In many areas of the country, sun, rain, fog, frost, ice, and snow are all part of the mix. Diminishing daylight equates to more nighttime driving and associated visibility issues. Fallen leaves can obscure traffic markings and hide potholes. Wet leaves can be as slick as ice.

During fall and winter, the sun is naturally lower in the sky than in the spring and summer, creating a lower angle of reflection that leads to blinding glare. Driving can be downright treacherous. The effect is most intense 15–45 minutes after sunrise and before sunset. It can strike from behind, too, reflecting off rear view mirrors and upcoming traffic lights.

Autumn also marks a rise in deer-vehicle incidents. Increased deer activity in the fall is due to breeding season. Males become bolder and less attentive, persistently seeking mates over a wider territory. If the females aren't ready to breed, they'll do whatever they can to get away. Both situations mean an increased frequency of road crossings. Hunting season stirs the pot as well.

If a deer suddenly crosses your path, brake—don't swerve—to maintain control of your car. If you see one deer, be on the lookout for more; they travel in groups.

Reduced speed, increased awareness of your surroundings, wearing a good pair of sunglasses, and having proper vehicle maintenance are excellent safety measures for fall driving. If you have been injured by a negligent driver, contact Purchase, George & Murphey, P.C. to protect your rights. ■

