

# Marcus & Mack

Pennsylvania Personal Injury Lawyers

SUMMER | 2021

57 S. 6th Street  
Indiana, PA 15701

phone: 1-800-488-0338

web: [www.marcusandmack.com](http://www.marcusandmack.com)



## Working Together to Create a Safer World

Our firm has a proven track record of obtaining financial compensation for thousands of injury victims. However, we know that all of our clients would forego their settlement money in exchange for getting their health back. While a financial recovery is often the only means of compensating a victim for his or her injuries, retaining our firm can lead to positive and meaningful changes that may help to prevent future accidents.

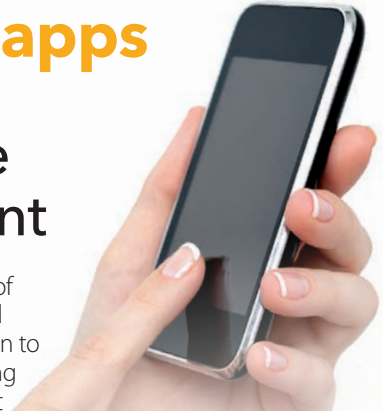
Across numerous industries, we have observed many companies implement substantial changes as a result of claims and litigation filed by our law firm. By examining and critiquing its policies and procedures, a company can determine what went wrong and can identify additional safeguards to ensure that the same mistake will not happen again.

For example, in cases of horrific assaults inflicted by a teacher, schools realize that allowing one-on-one interaction with minors is not a safe practice, and may develop new protocols to prevent future incidents from occurring. Where people have fallen as a result of a dangerous staircase or hole in the ground, we have seen property owners patch the hole and install handrails or better lighting to make the area safer. Some collisions occur as a result of a heavy tractor trailer being overweight or loaded improperly, and the trucking companies re-examine their loading protocols to ensure that future vehicles are not similarly hazardous. We have also seen physical alterations to dangerous conditions in the areas where accidents have occurred, in order to make them safer for the future. From small businesses to large corporations, claims filed by injury victims have saved others from enduring the same life-changing injuries. Bringing claims, and showing wrongdoers that Marcus & Mack and its clients MEAN BUSINESS, is an effective means of making individuals and companies act in a more responsible manner.

By bringing an accident claim forward, not only can victims pursue the financial compensation to which they are entitled, but they can also be a part of making positive changes in the world, so that other people may not suffer the same fate. In this way, despite the pain the accident has caused, we can all work together to make our world a better and safer place.

[WWW.MARCUSANDMACK.COM](http://WWW.MARCUSANDMACK.COM)

## Rideshare apps and what to do if you are in an accident



One of the major selling points of rideshare apps such as Uber and Lyft is that they are a great option to avoid impaired driving. According to the Pennsylvania Department of Transportation, nearly 30 percent of all motor vehicle deaths are alcohol related. These apps also provide job opportunities and more affordable transportation options for consumers. In the fourth quarter of 2020 alone, there was a 19 percent increase in the number of people using the Uber app. Ninety-three million users reported they use the app on a monthly basis.

What may be surprising is that a 2019 study done by the University of Chicago Booth School of Business found that ridesharing is also linked to a 3 percent increase in traffic accidents and fatalities.

Whether you are the driver or the passenger of a rideshare vehicle when an accident occurs, it is important to take quick action just as you would for any other car accident.

- 1. Call 911.** If anybody has been injured and needs medical attention, it is of utmost importance to call 911 immediately.
- 2. Call the police.** The police will assist in taking witness statements, gathering information and preparing an accident report.
- 3. Gather information on your own.** If you are able to safely do so, you should document all the facts and information you can about the vehicles involved, the drivers involved and any witnesses to the event.
- 4. Contact the app and tell them you were a passenger/driver in an accident.** Uber asks riders to go to a specific area of their app (under Trip and Fare Review) and let them know what happened. A representative from Uber will contact you, but you are under no obligation to provide a statement. In fact, the questions that you are asked may be designed to undermine your claim. This is especially true in situations where Uber may have reason to believe that its own driver caused the collision. Marcus & Mack urges you to contact us and discuss your rights before you provide any statements.

Uber Drivers will be e-mailed an Incident Report Form to complete. Uber then notifies the insurance carriers involved. Drivers should locate their insurance deductibles information and expect a call in 2-3 days from their carrier.

- 5. Call your attorney.** We are experienced in accident and injury claims and will help assure your rights are protected.

# Excessive heat risk

*With summer comes heat. Sometimes the heat becomes extreme.*

Extreme heat can be defined as temperatures 10 degrees or more above average and lasting for a minimum of two or three days. A report by the Centers for Disease Control and Prevention last June revealed an average of 702 people were killed in the United States every year between 2004 and 2018, with extreme heat as the underlying or contributing cause. About 90 percent of these deaths occurred between May and December. Males accounted for 70 percent of the deaths. Citizens over the age of 65 made up 39 percent of the fatalities. Hospitalizations for heat-related illnesses also increase with age.

Extreme heat conditions are dangerous because it strains your body's ability to cool itself down by sweating. This in turn can damage internal organs and your brain. The most heartbreaking part is that heat-related deaths and illnesses are preventable.

**With that in mind, the American Red Cross offers some tips to beat the heat and stay cool:**

- **Know what's coming.** Keep up with the daily and upcoming weather forecasts in your area so you know what is coming. The National Weather Service is a great source for heat warnings and advisories.
- **Staying hydrated is key.** Drinking plenty of fluids will assist in fending off overheating and dehydration. You should shy away from alcoholic drinks or drinks with caffeine.
- **Dress light and bright.** Wearing loose-fitting, lightweight clothing will help keep you cool. Dark colors should be avoided as they absorb the heat.
- **Stay cool and stick together.** If you do not have air conditioning, find places that do. Visiting movie theatres, malls or libraries during the warmest times of the day can help. Don't leave children or pets in hot vehicles. If you are working outside, work with others to keep an eye on each other and take breaks often. Ideally, if you can stay home and stay cool inside, just take it easy and avoid any strenuous activities.
- **Check on other family, friends and neighbors** who may be alone, lack air conditioning or are high-risk in the extreme conditions.
- **Prepare.** Put together an emergency kit in case of a power outage or other emergency. Learn the warning signs of heat-related illness and first aid techniques for treating such events.



## Tips for getting the best personal injury settlement

Anyone can find themselves in need of legal assistance after suffering a personal injury. Car and trucking accidents, workplace injuries, falls caused by improperly maintained sidewalks, dog bites, medical malpractice, and injuries from a defective product are all examples of personal injury. Personal injury law (also known as tort law) enables a person injured by one of these types of acts or other similar acts to file a civil lawsuit and seek damages for any type of losses sustained. The purpose of this area of law is to allow the injured party to recoup financially for the harm done.

The settlement process usually begins with some type of negotiation, usually with an insurance adjuster for the defendant. You will want to have put together a thorough and detailed personal injury settlement demand package detailing the elements of your injuries, treatment, economic losses, and the other ways in which your injuries have affected your life. Before speaking to any insurance adjuster, it is important to have a minimum settlement number in mind. This is not a number you would reveal to the adjuster, but rather a bottom-line figure to keep in mind as offers and counteroffers begin. This number can be revised up or down depending on additional information as the process moves along.

One good practice is to never accept the initial offer from the adjuster. Often, an adjuster will offer a low figure to see if you understand the value of your claim. If the offer is reasonable and within your range, a counteroffer would demonstrate reasonableness on your part and could spur a quick negotiation and settlement. If the adjuster's initial offer is so low that you believe it to be a negotiating tactic, ask the adjuster to list the reasons why the offer is so low. Then respond to those reasons in a letter. Ask for a response to your letter during the next conversation. The adjuster should now come forward with a reasonable offer. Also, never reduce your offer twice before hearing back from an adjuster. Wait until the adjuster counters with a higher number before lowering yours.

One tip during negotiations is to always emphasize emotional components in your claim. If there are severe injury or accident photos, refer to those. If the incident interfered with your ability to care for your family or children, mention how they suffered too. Always keep in mind if negotiations are not going the way you had hoped or planned, consider talking to a personal injury attorney. This is especially true if the compensation amount is more than a few thousand dollars, if you are seeking future damages, as well as if there is a question of who was at fault. Lastly, always put the settlement in writing right away when you and the insurance adjuster agree on a number. The attorneys at Marcus & Mack practice only in the area of personal injury law. So, if you have questions about the value of your claim, please call us for a free, no obligation consultation.





# Cheesy Zucchini Gratin (Low Carb)

## Ingredients:

1 large zucchini, sliced thin & cut in half circles	1 small onion, sliced thin	1/2 teaspoon of salt
1/2 cup freshly grated parmesan cheese	1/4 cup of beef broth	1/2 teaspoon pepper
4 tablespoons butter	1 cup cheese of your choice (I used mozzarella and asiago mix)	1/2 cup heavy cream
	3 large cloves of garlic, minced	

## Directions:

In a large oven proof skillet, melt butter with the onions until lightly caramelized, then add in the fresh garlic and sauté for about 1 minute on medium heat.

Add in the beef broth, salt, pepper, and the heavy cream into the onion/garlic mixture and stir to combine.

Allow it to slightly begin to bubble, then add in the parmesan cheese and stir.

Add in the sliced zucchini and cook for an additional 5 minutes until softened.

Top with your cheese of choice evenly across the entire top and bake at 425°F for about 12-15 minutes or until the cheese begins to brown to your liking.



## What you need to know about **drug recalls**

Medicines in the United States are thoroughly researched and tested for effectiveness and safety before they're made available to the public. Once a medication is on the market, the FDA and other organizations will continue to closely monitor it to mitigate any unforeseen issues. If a problem does develop, the medicine could be recalled.

A drug recall occurs when an over-the-counter or prescription medication is removed from the market due to a defect or becoming potentially hazardous. Sometimes the FDA will recall the medication after receiving reports of issues from the public. Other times, the manufacturer will recall the drug if they discover a problem.

### Medicines can be recalled for a variety of reasons, including:

- **Health hazards:** Unfortunately, health risks associated with particular medicines are not realized until the problem becomes widely spread.
- **Mislabeling:** Sometimes a drug is recalled because of a packaging or labeling mistake. For instance, AvKARE voluntarily recalled one lot of Sildenafil 100 milligram tablets and one lot of 100 milligram Trazodone tablets because the two products were accidentally packaged together.
- **Manufacturer defects:** Drugs can be recalled due to poor quality, purity, or potency. In December 2020, Torrent Pharmaceuticals Limited voluntarily recalled one lot of its Anagrelide Capsules because the medicine failed to pass a dissolution test during routine quality testing. Failure to properly split up can cause a slower rate and extent of medicine release, leading to less anagrelide in the body, increasing the risk of clotting.

If a medication you're currently taking has been recalled, call your doctor immediately so that any necessary medication adjustments can be made. You may be able to return the product and get a full refund.

## Construction **accident mistakes**

Construction workers are among the five most-frequently injured sectors of workers according to 2020 statistics from the U.S. Department of Labor.

Those working in the construction industry suffer approximately 250 incidents per 10,000 full-time equivalent workers. That trails only nursing assistants, heavy truck and tractor-trailer drivers, laborers and freight, stock and material movers and light truck drivers.

The Bureau of Labor Statistics 2019 Survey of Occupational Injuries & Illnesses stated 195,600 workplace injuries occurred in construction. Falls, falling debris, electrocution, explosions and burns, as well as machinery accidents, are among the most common injuries.

These accidents can leave you in a lot of pain and cause the household bills to pile up due to missed time at work. It becomes very important to follow these guidelines below if you are injured on the job.

The first thing in any workplace accident is to ensure the accident has been properly reported. Do not leave the scene until your

employer has been notified and you are sure there is written documentation of the incident. This includes collecting any evidence of the cause or aftermath of your accident. Cell phone photos, personal notes and names of witnesses are all pieces of information that can aid your case down the road.

Next, you must see a doctor as soon as possible. You will want to seek treatment and begin your path to recovery right away.

Finally, you must notify the insurance company for the at-fault party. Always keep in mind that the insurance company is not working for your best interests. It is working to reduce the amount owed to you for your injury.

Hiring the right attorney can protect your interests. The right lawyer cares about your case and will take care of your case all the way to a resolution. The wrong lawyer will try to have your case negotiated quickly and get it over with. Find a lawyer who can get the results you deserve.

# 3 tips for safely sharing the road with motorcycles

Sunshine and warmer weather can entice many people to hit the open road, including motorcycle riders. Unfortunately, the spring and summer months also bring an increase in roadway collisions, often involving motorcycles.

While car drivers are protected by airbags and other built-in vehicle safety features, motorcycle riders are literally only protected by the clothes on their backs. In fact, motorcycle accidents are 27% more likely to result in a fatality compared to other vehicles.

To ensure the safety of everyone on the road, it's critical for drivers to understand how to properly share the highway with motorcyclists.

## Here are three tips for safely sharing the road with motorcycles.

**1. Drive Predictably:** Predicting how other vehicles act on the road is especially important for motorcycle riders. One of

the easiest ways car drivers can help motorcyclists is by driving predictably. Drivers should never erratically change lanes, suddenly pull out of traffic, and always use their turn signals.

**2. Listen Closely:** A popular saying in the motorcycle world is "loud pipes save lives." And it's true! While motorcycles are harder to view in blind spots, drivers can certainly hear them. Drivers should always pay attention, using both their eyes and ears, to look out for motorcycles.

**3. Keeping Distance:** In dry conditions, motorcycles will stop more quickly than cars due to their smaller size. Drivers should keep a safe following distance between their vehicle and the motorcyclist in front of them. This allows for ample opportunity to safely come to a stop. Every person deserves to enjoy the roadways safely. By following these three simple tips, car drivers can securely share the road with motorcycles in the summer.

## Marcus & Mack

Pennsylvania Personal Injury Lawyers

A referral is the greatest professional compliment we can receive. If you have a friend, neighbor, or family member who is in need of legal representation, please consider referring them to our firm. We will do our best to provide the highest possible level of service and deliver winning results.



[WWW.MARCUSANDMACK.COM](http://WWW.MARCUSANDMACK.COM)

## MARCUS & MACK, P.C.

57 S. 6th Street  
Indiana, PA 15701

PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
LANCASTER, PA  
PERMIT NO. 242

© Copyright 2021. Premier Print Marketing. Printed in the U.S.A. [www.PremierPrintMarketing.com](http://www.PremierPrintMarketing.com)

The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please call the appropriate legal professional.

## Is there a link between stress and illness?

Many aspects of your life can impact your mental health and cause stress. From a demanding job to numerous family obligations, it seems like you can't ever hide from stress.

While stress can disrupt your sleep and cause ruminating thoughts, it can also cause certain types of diseases. Chronic stress is a mainstay of modern life, but there are ways to mitigate it. Everyone experiences anxiety and stress, but it severely impacts those over 50. In a recent poll conducted by Harvard University, Robert Wood Johnson Foundation, and NPR, about a quarter of 2,500 participants stated that they suffered from a "great deal" of stress during the last month. Another poll by AARP found that 37% of adults ages 50 and up experienced a major stressful life event in the past year, including job loss and the death of a relative.

### Stress can cause a wide range of conditions that older Americans are more susceptible to, including:

- The common cold
- Wounds healing at slower rates
- Weight gain
- Heart disease
- Insomnia
- Depression
- Stomach ulcers
- Chronic back, shoulder, & neck pain

### If you have experienced any of these stress-related ailments, it's important to take action. There are many ways to reduce stress, including:

- Regular exercise
- Journaling
- Spending time with family & friends
- Meditation
- Cognitive behavioral therapy

- Anxiety-reducing supplements, including lemon balm, green tea, and valerian

If you suffer from chronic stress, it's critical to relieve your anxiety. Stress can cause emotional, mental, and physical issues. To learn how to reduce stress in your life, talk to a qualified therapist about possible treatment options.

