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SUMMER | 2018

Auto Insurance – how much coverage do you need?

If the time comes for you to use your auto insurance, you will want to know that everything you need covered will be covered. But how much coverage is enough? There is no single answer to this question as our individual needs vary, but we can look at some general principals and try to understand what coverage is available and what you may need. To do this, let's dig into three important concepts and then answer the question of how much coverage you should buy. The answer to that question is surprisingly simpler than you may think.

Liability Coverage

Liability coverage protects you if you are at fault in an accident. The injured party will not be able to come after your house, car, or other property. Your insurance company will pay damages up to the limits of your policy (see more on this below).

Uninsured Motorist Coverage(Um)

Uninsured Motorist (UM) coverage protects you when the other party in an accident is at fault and has no insurance. Even though it is required by law to carry insurance, many drivers do not. If one of these uninsured drivers causes an accident that you are involved in, the UM coverage will protect you. Your insurance company will pay up to the limits of your policy (see more on this below).

Underinsured Motorist Coverage (Uim)

Underinsured Motorist(UIM) coverage protects you when the other at fault driver does not carry enough insurance to cover your injuries. Your insurance company will pay you up to the limits of your UIM coverage. This coverage must exceed the at fault driver's insurance in order for it to apply.

\$50,000/\$100,000

Two dollar amounts expressed like this (\$50,000/\$100,000) tell you the limits of your policy. The first number is how much coverage you have for each person injured because of your negligence. The second number is how much coverage you have in total for the accident regardless of the number of persons injured. For example, using these limits, if you are in an accident and there are two people injured, each person would be covered up to \$50,000. If there are three people injured, they would have to share a total of \$100,000. There can be different amounts for different types of coverage, such as liability, uninsured and underinsured motorist.

How Much Coverage Should You Buy?

Buy as much as your insurance company will sell you or that you can afford. If you ever need it, you don't want to be in a situation where the insurance payout isn't enough to cover the costs of the accident. It is generally not much more expensive to add more coverage. While the difference varies from company to company, you will not, for example, pay twice as much for twice the coverage. Ask your agent how much it would be to add coverage. You may be surprised at how little it is!

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Big award in New Jersey talcum powder case

A jury in Middlesex County, New Jersey, awarded \$30 million in damages to a man who got mesothelioma from decades of talcum powder use. Mesothelioma is a deadly cancer that attacks the lining of the lungs. The man's wife was awarded a separate \$7 million. The man claimed he used Johnson & Johnson products like Shower to Shower and Baby Powder for more than 30 years and that this use led to his cancer.

Johnson & Johnson and other talcum powder companies are currently facing thousands of lawsuits over the talc/cancer link. Some are related to mesothelioma, like this case. Many others are related to the connection between genital talc use and ovarian cancer.

Talc is a soft mineral that is mined from the Earth. Talcum powder is generally considered safe, but talc is often mined in areas where asbestos is also found. Cross-contamination can create the risk of mesothelioma to anyone who inhales the powder.

The health benefits of being outside

"Nature is the best physician" - Hippocrates

Human beings currently spend more time inside than at any point in our species' history. According to a recent survey, the average American spends 93% of their life inside a building or vehicle. The medical community is beginning to understand how this drastic shift in lifestyle is contributing to our worsening health. Spending time outside has significant benefits to body and mind. As more and more research is done in this area, the science is proving that these benefits are real. Below, we will discuss 7 major benefits that come with spending more time outside.

1. **More vitamin D.** Lack of vitamin D can lead to health issues that include heart disease, dementia, stroke, diabetes, auto-immune disorders, multiple sclerosis, osteoporosis, Alzheimer's, and even cancer. The best source of vitamin D is the sun. All we have to do to get more vitamin D is to spend more time soaking up the sun! Just remember sunscreen.
2. **Better sleep.** Before electric light, most people awoke with the sun and went to sleep when darkness fell. Our bodies run on an internal clock, call the circadian rhythm, that developed over countless generations. Today, our lack of time outside and ability to ignore the sun and our internal clock has led to an epidemic of sleep problems. Adding to this are the effects of a sedentary, indoor lifestyle. Studies have shown that more time outside being active leads to better quality sleep.
3. **Protected vision.** Much of the time we spend indoors is spent in front of a screen. While inside we also rarely have the chance to focus our vision on anything beyond a few feet in front of us. This overuse of close vision and underuse of long vision has led to an increase in nearsightedness. Getting outdoors and using our vision as it was evolved to be used (to see a predator on the horizon) reduces the likelihood of nearsightedness and helps to avoid a condition called Computer Vision Syndrome, which includes symptoms like blurred vision, dry or red eyes, double vision, headaches, migraines, irritation around the eyes, and neck or back pain.
4. **Lowered stress levels.** Stress causes a whole host of problems and our modern life is full of stressors. In the home and workplace, we are surrounded by devices that constantly demand our attention and bring problems into our world. Getting outdoors provides an escape from the hectic pace of life and allows our minds to chill. Several studies back up this idea. One, a Japanese study, found that just 20 minutes walking in the woods is enough to significantly reduce stress and anxiety.
5. **Reduced mental fatigue / improved focus and attention.** TV, internet, games, ads, traffic, social media, and all the other activities we do inside wear our minds out big time. We all know that feeling of mental fatigue, right? Getting outside and leaving those things behind allows our minds to get into a more natural state, which reduces fatigue while improving focus and attention.
6. **Less depression and anxiety.** If you suffer from depression and/or anxiety, you are not alone. These conditions have become very common in the modern world. Getting outside can help. Some of the most conclusive studies on the benefits of the outdoors concern depression and anxiety. Immersing ourselves in nature not only reduces the symptoms of those already suffering, but helps to prevent becoming depressed and anxious in the first place.
7. **A whole bunch of other health benefits.** Studies have found a whole bunch of other health benefits associated with spending more time outdoors. Less inflammation, lower blood pressure, improved immune function, lower risk of heart attack and stroke, and a lower risk of death are all on the list.

What's great about this list is that these benefits come just from spending more time outside. How you spend that time is up to you. Find something that you enjoy doing that gets you into the natural environment and start doing it. The health benefits start right away, so start today!

Recent **RECALLS**

smoke detectors, laptops, motorcycles

Kidde is recalling smoke alarms because they may have a problem detecting smoke. The company says a yellow cap left on during the manufacturing process can cover one of the two smoke sensors and compromise the alarm's ability to detect smoke. The alarms involved are dual-sensor (photoelectric and ionization), models PI2010 and PI9010. If you have a Kiddie alarm, remove it and look through the opening on the side. If you see the yellow cap, you should contact the company to receive a free replacement. To reach the company: Call 833-551-7739 from 8:30 a.m. to 5 p.m. weekdays; 9 a.m. to 3 p.m. weekends; or visit them on the Web at www.kidde.com. If you don't see the yellow cap, the alarm should be just fine.

Other recent recalls include:

- ✘ Lenovo recalled their 14-inch ThinkPad X1 Carbon 5th Generation laptops because the batteries can overheat due to unfastened screws and create fire hazards. Recalled laptops were manufactured between December 2016 and October 2017. Check the bottom of the laptop for manufacture date, listed YEAR/MONTH (example – 16/12 for December 2016). If you think your laptop is included in this recall, call Lenovo at 800-426-7378.
- ✘ Brakes failing without warning led to a recall of about 250,000 motorcycles by Harley Davidson. Models that could be affected by this recall include the 2008-2011 Touring, CVO Touring and VRSC models, which have anti-lock braking systems. You can check your bike's VIN number on their Web site to see if it is included or call 800-258-2464.
- ✘ Fiat Chrysler recalled around 229,000 Ram trucks because they can shift out of park without a key in the ignition. Models affected include 2017 and 2018 Ram 2500 and 3500 pickups; and Ram 3500, 4500 and 5500 chassis cabs.
- ✘ Whirlpool is recalling more than 40,000 KitchenAid electric kettles because the handles may loosen and fall off, spilling hot liquid on users. The recalled kettles are 1.7 liters and come in stainless steel, red, black, white, liquid graphite and cocoa silver. KitchenAid is written on the front of the kettles. If you have one of these kettles, contact Whirlpool at www.repair.whirlpoolcorp.com for a free replacement.

4 things to look for when **hiring an attorney**

Hiring an attorney can seem like a daunting task. Flip through the Yellow Pages or do a quick Web search and you may find hundreds of attorneys in your area. How do you know which is the right one for you? Well, hopefully you can get a recommendation from a friend, family member, or other trusted source to start. With or without that recommendation, you will want to look for 4 things when deciding which attorney to hire for your case.

1. **Relevant experience.** Your attorney should have experience with the type of case you are dealing with. They should also have litigation experience.
2. **Great team.** A law firm is more than the attorney – it takes a great support team to win cases. You will want to know who else you will be working with and what their roles will be. You will, however, also want to make sure the attorney you are hiring will be in the courtroom with you when the time comes.
3. **Sterling reputation.** The internet has made it easier than ever to find reviews of products and services. You can look on Google at an attorney's reviews, check out their Facebook page, look at testimonials on their Web site, peruse Yelp!, or check out whatever new review site has popped up since this was written.
4. **Commitment to Service.** You will want to find an attorney who is committed to serving their clients at an exceptional level. They should return phone calls and e-mails within 24 hours in most cases. They should provide a clear and simple explanation of their fee structure. They should be honest with you about your case – both strengths and weaknesses. They and their staff should treat you with respect and show that they care about you and your case.

If you find an attorney that has these four qualities, you'll have found a good one!



Motorcycles—there's plenty of road for everyone

When the weather gets nice we see more motorcycles on the road. While some drivers get skittish around motorcycles, there really isn't any reason we can't share the road safely. The following four tips should help any vehicle driver be safer around cycles so everyone can get home without incident.

- 1. Be predictable.** The easiest thing a motorist can do to ensure the safety of a motorcycle rider is to be predictable. Use turn signals, don't make sudden stops, don't creep out into intersections, don't suddenly accelerate to make a light, etc. Predictable behavior by other drivers makes it easier for the cyclist to anticipate and react to anything that happens.
- 2. Don't tailgate.** It is always smart to leave a little extra space when following a motorcycle. Bikes have powerful breaks and can stop faster than cars. They are also quicker when maneuvering.
- 3. Don't panic.** When a motorcycle comes up between lanes of traffic the best thing other drivers can do is nothing. The worst is panicking.
- 4. Look twice.** This is good advice for any driving situation but is especially important when a motorcycle is involved. Bikes are smaller than other vehicles and easier to miss, especially in the dark or in bad weather. Looking twice really can save a life.



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Chocolate Walnut Bourbon Pie

INGREDIENTS

1/2 cup butter, melted
3/4 cup white sugar
1/2 cup all-purpose flour
2 eggs
1 tablespoon bourbon
3/4 cup semisweet chocolate chips
1 cup chopped walnuts
1 prepared 8-inch pie crust

DIRECTIONS

1. Preheat oven to 350 degrees F. Spread chocolate chips and nuts in bottom of pie shell.
2. In a mixing bowl, cream butter or margarine and sugar together. Mix in flour. Beat the eggs slightly and mix into the creamed mixture. Stir in bourbon. Pour filling into pie shell (over chips and nuts).
3. Bake at 350 degrees F for 30 to 40 minutes.