



The Group with the Scoop

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LOW-IMPACT CRASHES AND serious injuries

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Cases of interest

Insurance companies often try to hammer home the idea that if a vehicle shows little damage after a “low-impact” collision, then the occupants of that vehicle couldn’t possibly have sustained any serious injuries.

They know perfectly well that low-impact collisions frequently cause significant damage to the people who were struck. When the bumper or fender of a car comes out relatively unscathed, it can mean two things: there was damage beneath the visible surface, or that the impact energy was transferred somewhere else—often to the passengers. The heads and necks of passengers are subject to more G-forces from impact than the car itself.

Various studies have shown that low-impact collisions create as much, or more, hyperextension of the cervical spine as high-impact collisions. Many rear-end collisions catch car occupants unaware, resulting in more ligament tears. We brace ourselves for collisions we see coming. Muscles may get strained, but they often protect ligaments from more serious injury.

The bottom line is that even at low rates of speed, victims of low-impact collisions are subject to ligament, tendon, and muscle injuries to

Minimal Damage/Major Injuries



the neck and back. Avulsion fractures and nerve damage aren’t strangers to this scene. Whiplash injuries are all too common and are frequently accompanied by sleep disturbances, memory problems, difficulty concentrating, and ringing in the ears.

The tricky thing with injuries of this nature is that they don’t always appear immediately. It may take days or weeks for evidence of injury to present itself, and injuries may become chronic. It’s important to undergo a medical evaluation and to not rush into any kind of insurance settlement with eager adjusters.

If you have legal questions regarding an incident you were involved in, The Miley Legal Group offers a free consultation. ■



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citizen spotlight

MELISSA ROMANO – YOU FIRST

Name: Melissa Romano

Age: 28

Title/Profession: Personal Fitness Trainer, Owner of You First, LLC

Hobbies: I love pretty much any concert or sporting event.

Years Owning You First, LLC? Three

What made you want to become a personal trainer? A professor at Wesleyan College challenged our class to choose a career based on who we were instead of what we knew. After soul searching, I realized that challenging myself and others, and working personally with people, is who I am.

What are you proud of and why? To say I'm proud of my clients is an understatement. I've watched many people change their lifestyles and live outside their comfort zones for months. Nothing is more powerful than seeing someone carry themselves with more confidence and happiness, than ever before.

What goals are you working toward? I like to joke about being a constant work-in-progress. I am working towards bettering myself physically in the gym, and mentally to keep it positive. A specific goal is to help others interested in the profession get started on the right path.

What advice can you give readers about living a healthy lifestyle? Do it for the right reasons. A healthy lifestyle is not about a number on a scale or a deadline to hit. You First was created because of a strong belief that the greatest investment you can make is in yourself. COMMIT to a healthier you, CHANGE your attitude, BE the example for your children, mate, parents, siblings, friends, neighbors, and strangers.

What is the most effective motivational tool you use? Motivation has little to do with me. The best thing I can do for people when they want to quit is to remind them of why they started. I find out what internally motivates people and constantly remind them of it. I'm also fond of post-it notes with those reminders stuck everywhere.

What is one thing you would like to tell our readers? There is NO excuse.

How can you be contacted? You can call (304) 476-2002 or find me on the Web at YouFirst-LLC.com or email me at Melissa@youfirst-llc.com. ■



Melissa Romano

the impact

OF INACCURATE CREDIT REPORTS

Careful Review Recommended

A recent study by the Federal Trade Commission estimates that as many as 40 million Americans have errors on their credit reports. Some mistakes are relatively minor and generally harmless (e.g., misspellings, outdated addresses, etc.). Other errors, however, can jeopardize getting a loan—or getting it at a cheaper rate—or landing that coveted job.



For instance, a bank may offer options to those with burdensome mortgages, such as loan modifications, short sales, and other methods of relief. However, the credit-reporting industry sometimes lumps these maneuvers under the banner of foreclosures. This serious inaccuracy can have major implications for qualifying for a loan or getting hired in some circumstances, as a foreclosure is one of the most damaging items contained in a credit report.

If you cancel a credit card, but your credit report indicates that the credit-card company dumped you, your credit rating will plummet, damaging your chances of qualifying for a loan or getting the best interest rates.

Job applicants for positions with financial responsibilities or which require access to sensitive information are at risk for being denied the job if employers want to check their credit history and find mistakes that raise an eyebrow, such as mistakenly listed foreclosures, liens, or missed payments.

Consumers are entitled to three free credit reports per year, one from each of the three major credit bureaus: Equifax, Experian, and TransUnion. Take advantage of this offer. Any errors should be reported directly to the bureaus and followed up in writing.

If errors on credit reports have caused turmoil in your life and you need guidance, contact a consumer credit attorney to protect your rights. ■

hot vanilla

This winter, we ask the question: chocolate or vanilla? If you're a vanilla ice cream fan in the summer, you've gotta try this spin on the classic winter drink. This winter, try hot vanilla!

You'll need:

For the Drink

- 1 cup milk (per serving)
- 2 teaspoons sugar (per serving)
- 1/2 teaspoon vanilla (per serving)

For the Topping (serves six glasses)

- 1/2 cup whipping cream
- 1 tablespoon chocolate syrup
- dash cinnamon

Directions

1. To make the topping, whip the whipping cream until it becomes frothy. Then mix in the chocolate syrup and cinnamon. Keep whipping until the mixture is well blended and fluffy.
2. To make the drink, microwave the milk and sugar for 1min. 30 sec. Add the vanilla extract after heating.
3. Add topping to serve and enjoy!



Original recipe and photo from familyfun.go.com. ■



pet peeves with Mia and Dexter



Potential Winter Hazards for Your Pets

Hi friends! Mia and Dexter here with the scoop.

It's getting colder! Our fur is thicker and our bellies plumper, much to our satisfaction. We also love coming in from a romp in the snow to curl up with our humans, though they're not overly fond of the clumps of ice that cling to our fur. Oh well! We need snuggle time.

Besides the joys of igloos and cold weather cuddles, there are things to watch out for during winter, such as:

Frozen Water – Like your pipes, our water bowls can freeze, and we may become dehydrated. If the water dish is in a cool place (like a garage or outside), check it regularly. A heated water bowl may solve a persistent problem.

Trapped Animals – When the temperature drops, we might seek shelter under a porch or something similar, but can quickly become trapped behind a wall of snow. Cats are also at risk, as the heat from a car engine may tempt them to crawl into the underside of a parked vehicle. Keep a careful eye when we go outside, and before you start your car, bang on



Keeping Us Safe.



Devoted To The Mileys.

the hood a few times to protect neighborhood cats.

Heaters – We know they're warm, but not that they'll burn us, so make sure we can't get too close. Plus, we might knock them over, creating a danger for our families.

Antifreeze – It's super toxic but has a sweet taste we love, so we really need you to hide it in a safe place and clean up any spills. You may also look for pet-safe antifreeze to replace the more dangerous stuff.

So humans, take care of us this winter; we're counting on you. And we'll return the favor by making sure you stay extra snuggly-warm all winter long! ■



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low-impact crashes and serious injuries



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Give this Newsletter to a friend. They will thank you for it, and so will I.

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Tim's 1st
Legislative
Session 2014



Hunter's
7th
Birthday
Party



WVU
Basketball
Fun

MLG Cases of Interest

ONE BAD DRIVING DECISION CHANGES ANOTHER MAN'S ENTIRE FUTURE

Our client was a passenger in Preston County when another driver turned in front of the truck he was in. A significant crash occurred. The at-fault driver was doing his job for a large corporation at the time. Our client needs a hip replacement and suffered nerve damage to his right arm. He has trouble taking care of his wife's invalid sister and the children they adopted. Because our client has permanent injuries, requires future surgery, and cannot return to his job, the economic losses alone are more than \$1,000,000.00.

DISTRACTED DRIVING CAUSES ANOTHER INJURY

Our client was a passenger riding with her husband, when their vehicle was struck from behind by a pizza

delivery guy who was reaching for his cell phone. Client initially was thrown forward and then backward, striking her head against the headrest. She went to a local hospital, where she was admitted for two and one-half days. The diagnosis was that she suffered a severe whiplash injury as well as a concussion.

AFTER SUFFERING INJURY, VETERAN ASKED TO LIE

Our client was driving in Harrison County when a female driver illegally merged into his lane, striking the side of his vehicle. The female driver did not have a valid license and asked our client to lie to the investigating officer. Our client refused to lie and the incident report was completed properly. As a result of the crash our client, a veteran, suffered a permanent back injury which required surgery.

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