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Newsletter: 3rd Quarter 2015


The Schafer Law Office

Schafer Law News

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New Law Allows Kentucky Motorcyclists To Run Red Lights

Kentucky motorcyclists no longer need to wait in vain for the traffic light to turn green. It's now legal in Kentucky for motorcyclists to run a red light as long as they've already waited at least two lighting cycles and there are no vehicles in the intersection. Motorcyclists have been looking forward to this day due to their growing frustration on traffic sensors that do not sense their vehicle. Motorcycle owners stated that before this law, they either had to wait for a car to pull up behind them to trigger the sensor, which could take a long time, or run the red light, which they could get a citation. The law was introduced in February 2015 and was signed by Gov. Steve Beshear in early April.

Statistics

According to the National Highway Traffic Safety Administration (NHTSA), there were around 8.4 million motorcycles on the road in 2013. Needless to say, motorcycles are a popular vehicle despite the fact that they could be dangerous. NHTSA added that motorcyclists are about 26 times more likely than passenger car occupants to die in a crash per vehicle mile traveled. They are also five times more likely to be injured.

Common causes for motorcycle accidents, according to studies

There are many factors that can cause an accident. Here are the most common causes for motorcycle accidents that riders should be aware of:

- **Speeding.** According to NHTSA, 34% of all motorcycle riders involved in fatal crashes were speeding. To motorcycle drivers, please watch your speed. You will also want to make sure that you maintain a safe driving distance with vehicles you're sharing the road with.
- **Alcohol.** As per NHTSA, 27% of motorcyclists involved in fatal crashes had a blood alcohol concentration of 0.08 or over. That is higher than 23% of car drivers involved in fatal crashes.
- **Ignoring traffic signs.** The new motorcycle law now allows motorcyclists to drive through a red light, under certain circumstances. However, they still need to meet certain criteria and make sure that no pedestrians or vehicles are approaching the intersection before they go. All other signs and lights must be followed by every driver.

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Savannah in the Dominican Republic.

Savannah's Adventurous Summer

This summer, Savannah was fortunate enough to travel to the Dominican Republic and serve as an intern for six weeks with an amazing organization called G.O. Ministries. Her eyes were opened to so many things, and she was able to experience things that could not be experienced here in the states. Savannah worked with different groups that came down to serve for week long mission trips, so she was able to make connections with people from different parts of the country. All in all, it was an amazing six weeks of learning and growing for her.

Another fun adventure Savannah had this summer was being able to travel to Los Angeles. As many of you may know, Savannah is an aspiring film actress, so going to the heart of the film acting world was a huge treat. The highlight of the whole trip was when she went on a studio tour of Warner Brothers Studios. There she was able to hold a real Academy Award for a short film called "Birds Anonymous." She was literally speechless when it was handed to her. It has been an amazing summer for Savannah, and she looks forward to her next adventure.

FAQs

Q: Can I Get In Trouble If I Don't Have Insurance On My Car?

A: You may be charged with a criminal, no insurance offense if you do not have car insurance at the time of the accident. If this is your first offense, you can receive up to a \$1,000 fine and 90 days in jail. However, most of the District Courts in Kentucky have a diversion program that will allow you to provide proof of insurance and eventually have the case dismissed.

Motorcycle Safety Tips

Motorcyclists are more exposed to their environments than cars. That's why they need to stay focused on the road. Here are some safety tips:

- Make it a point to join a rider training course for more tips on how to ride a motorcycle safely and skillfully.
- Beware of blind spots. Make sure that other motorists see you. It helps if you wear bright-colored gear and do not swerve in and out of lanes.
- Be cautious of road hazards like slippery surfaces or debris on the road. These may not affect automobiles as much, but it may be dangerous for motorcyclists.
- Choose a quality helmet. Helmets help save lives and protect families. According to the Centers for Disease Control and Protection, helmets reduce the risk of death by 37% and risk of head injury by 69%. In Kentucky alone, 32 lives were saved by helmets out of the 100,000 registered motorcycles in Kentucky in 2010.
- Wear proper clothing. Protect yourself from road hazards and make sure to wear the right gear when riding. For instance, avoid shorts and sandals. Instead, wear a reinforced jacket, gloves, full pants and eye protection.



"Helmets reduce the risk of death by 37% and risk of head injury by 69%."



Photo by: An Do from allrecipe.com

How to make Double Layer Pumpkin Cheesecake

(Recipe by: Stephanie Phillips from allrecipes.com)

What you'll need:

- 2 (8 ounce) packages cream cheese, softened
- 1/2 cup white sugar
- 1/2 teaspoon vanilla extract
- 2 eggs
- 1 (9 inch) prepared graham cracker crust
- 1/2 cup pumpkin puree
- 1/2 teaspoon ground cinnamon
- 1 pinch ground cloves
- 1 pinch ground nutmeg
- 1/2 cup frozen whipped topping, thawed

Directions

1. Preheat oven to 325 degrees F (165 degrees C).
2. In a large bowl, combine cream cheese, sugar and vanilla. Beat until smooth. Blend in eggs one at a time. Remove 1 cup of batter and spread into bottom of crust; set aside.
3. Add pumpkin, cinnamon, cloves and nutmeg to the remaining batter and stir gently until well blended. Carefully spread over the batter in the crust.
4. Bake in preheated oven for 35 to 40 minutes, or until center is almost set. Allow to cool, then refrigerate for 3 hours or overnight. Cover with whipped topping before serving.

Game

Please unscramble the words below:

1. Flal _____
2. esaveL _____
3. oLrba yDa _____
4. Foalbtlo _____
5. Amtnuu _____
6. slvtiesaF _____
7. S'erosm _____
8. raeStew _____
9. tkychSaa _____
10. vasHrte _____

Did you know?

"According to superstition, catching leaves in autumn brings good luck. Every leaf you catch means a lucky month next year."

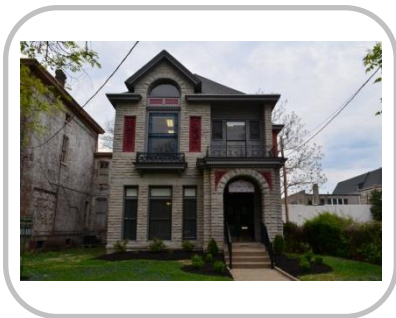




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About The Schafer Law Office



The Schafer Law Office has been serving Louisville, Kentucky and the surrounding counties for more than 25 years. The Schafer Law Office concentrates in personal injury cases including: automobile, fatal, truck, motorcycle, bicycle, dog bite, premises liability, pedestrian and child accident cases. If you've been hurt through no fault of your own, contact The Schafer Law Office. Our office number is (502) 584-9511. We will guide you through your case and help you know your legal rights.

Check out our books at:
www.MikeSchaferLaw.com/Reports

