

SCHAFFER NEWS

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HALLOWEEN TRIVIA

- Orange and black are Halloween colors because orange is associated with the Fall and black is associated with darkness.
- Halloween candy sales average about 2 billion dollars annually in the United States.
- Halloween is the 2nd most commercially successful holiday, with Christmas being the first.

HALLOWEEN SAFETY

As we look back on our trick-or-treating days I can remember the excitement. It was a magical night that is looked to as one of the most anticipated nights of the year. Children get to dress up and get candy. So many aspects have children looking forward to this day more than any other. What kind of costume to wear, which houses have the best candy and how to convince parents to let them stay out later. Heck, I still love Halloween!

Halloween is also the night when the number of pedestrian fatalities quadruple. Kids dressed in dark costumes with masks that may cover their eyes coupled with the excitement of the night may lead to

disaster. Studies show that fatal collisions between motor vehicles and young pedestrians (under 15 years of age) happen most frequently between 4 p.m. and 8 p.m. — prime trick-or-treating time and that 84% of deaths among young pedestrians occurred at non-intersection locations (indicating children are most likely to dart and dash from mid-block into the street).

Some safety tips for parents on Halloween are to make sure drivers can see the children by using flashlights or glow sticks and dressing them in bright, reflective clothing. Makeup is safer than masks, they allow for unobstructed views. Be sure children know how to cross a street and cross at corners

only.

As a driver on Halloween you should exercise more caution than usual. Drive slower, make sure your lights work and know that there are kids everywhere who may not be paying attention.



**Keep our ghosts, goblins and
witches safe on
Halloween.**

HISTORY OF HALLOWEEN

Halloween can be traced back to the Druids, a Celtic culture in Ireland, Britain and Northern Europe. Roots lay in the feast of Samhain, which occurred annually on October 31st to honor the dead.

Samhain signifies "summers end" or November. At this time

there was a harvest festival with huge sacred bonfires, marking the end of the Celtic year and beginning of a new one. Many of the practices involved in this celebration were fed by superstition.

The Celts believed the souls of the dead roamed the streets

and villages at night. Since not all spirits were thought to be friendly, gifts and treats were left out to pacify the evil and ensure next year's crops would be plentiful. This custom evolved into our current trick-or-treating.

FOUR LEGS MEANS: "NO CHOCOLATE"!

With Halloween and Fall parties just around the corner, there will be lots of sweet treats lying around the house. Chocolate in particular can be very dangerous for your pet. The fat content in a chocolate binge can cause a lethal abdominal disease in animals known as pancreatitis. Vomiting, diarrhea and abdominal pain are just the beginning of this disaster. Remember, in the case of

pancreatitis it is the fat content and sugar that cause the problem.

Chocolate is directly toxic to animals because it contains a chemical known as theobromine. The higher concentration of this chemical in chocolate, the more toxic it is for your pet. This makes baking chocolate the worst for pets, followed by semi-sweet and dark chocolate, followed by milk chocolate,

followed by chocolate flavored baked goods. The ingestion of theobromine can cause: Vomiting Diarrhea - Hyperactivity -Tremors - Seizures -Racing or abnormal heart rhythms -Death in severe cases.

We hope this information is useful and helpful to your family. Enjoy the beautiful fall weather and the great opportunities and activities it provides.



goshen animal clinic
MAN'S NEXT-BEST FRIEND SINCE 1977

Your pet will thrive and be very active this time of year, in preparation for the winter ahead. Don't forget to treat your pet with appropriate pet snacks but in moderation.

Brian Proffitt D.V.M.

SAVANNAH'S SWEET 16

As parents our children have certain birthdays that seem to mark moving into the next stage of their lives. At age 5 they are no longer toddlers and are starting school. Then comes their 10th birthday, the double digit number, usually signifies starting middle school. Not long after that is the dreaded 13th, becoming a teenager. The next biggie is the 16th birthday, an age of freedom.

We just celebrated my youngest' daughter's sweet 16th.

We jokingly call it "Savannahfest" because it is not just a single day, it lasts for a week. We had a family party with her great-grandmothers spaghetti then the next week was her friend party.

This year for her friends we hired a bright pink Bentley limo to take them to her

favorite restaurant.

Savannah makes good grades, plays varsity golf and is very active with the drama department. It was a fun celebration for a remarkable young lady.

Our next milestone will come in January when Rachael turns 21. I think I am looking forward to it?



Savannah and her friends on their way to a very grown-up dinner in 16-year-old style

FACEBOOK FAN? I AM!

About a year ago my wife sent me a request to be her friend on Facebook. I thought she had lost her mind and needed something to do in her free time. I was under the impression that social media sites were used just by teenagers and college kids. I was wrong.

Since I registered as a Face-

book user I have reconnected with old friends. It is also a remarkable tool for keeping friends and clients up to date on interesting developments concerning accident cases. I have set up pages which are public profiles which allow me to share information with you.

The best part about Face-

book is that they are interactive. I can post information and you will receive it and have the ability to ask questions or comment on the information.

I never thought I would say this but Facebook is so valuable both personally and professionally. I hope to see you there!



www.facebook.com/KentuckyAccidentAttorney

TOMMY'S STORY

One of the most difficult tasks is saying good bye to someone you love. It is compounded when that person is embarking on a journey that you know is unsafe. We recently said good bye to Yulee's cousin who is a Captain in the United States Army. Her cousin, Tommy Presley, left earlier this month to spend a year in Baghdad, Iraq. This is his third time going to the desert

to fight. In Iraq the temperature during the day can climb to 130 degrees, as soldiers, tank tops and flip flops are not their uniform. It is a violent and hostile area where tragedy can strike at any moment. As a family we cherish Tommy and view him as an American hero. One of my favorite literary lines is from Harper Lee's *To Kill a Mockingbird*. Atticus explains to Scout "that you

never really understand a person until you consider things from his point of view...until you climb inside his skin and walk around in it." We need to all climb inside the skin of the thousands of Tommys' and recognize what they have done for us, continue to do and all they have sacrificed. We all need to say thank you!



Be safe Captain Presley, we are waiting for you.

INSURANCE AUDIT

Clients come into my office almost every day and tell me they have full auto insurance coverage. This is what they have been told. Unfortunately in many cases they do not have the insurance coverage they think they do.

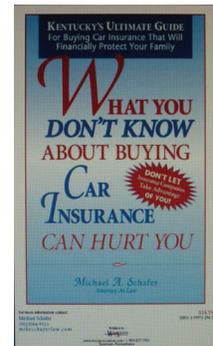
What happens if you are in an automobile accident and the vehicle that hit you doesn't have insurance? Do you have uninsured motorist cov-

erage? Is there enough coverage to take care of you, your family as well as your injuries if you cannot work for six months? Do you have collision coverage to fix your car?

If you answered no or are not sure to any of the questions you should consider having an auto insurance audit. I am offering a free audit for you and your loved ones.

Enclosed in this newsletter is a form to fill out and mail or fax to me (502-589-9472). Or you can just fax me your declarations pages of your car insurance policy. I will let you know exactly what you have and how you can improve your coverage.

This is a free service for you, and your friends, just fax me the information.



For your copy of *What You Don't Know About Buying Car Insurance Can Hurt You* go to www.MikeSchafferLaw.com

ROASTED PUMPKIN SEEDS

I have many memories of Halloween from my childhood. The house that gave out ice cold cokes in glass bottles, the various costumes and roasting pumpkin seeds. They were the best!

When you are carving your pumpkins this Halloween remember to save and roast them for a great snack.

First you need to wash, de-string and dry the seeds. Then place them in a closable plastic bag with 1 tablespoon of olive oil and a teaspoon of Worcestershire.

After soaking the seeds put them on a cookie sheet with sides (to prevent oil spilling into your oven) and cover with whatever seasoning you

want. You can just use sea salt or you can jazz them up with cajun spices, seasoned salt or anything that sounds good to you.

Bake at 300-325 for 20-30 minutes checking every 10 minutes.

Warning: these really are addictive!



Roasted pumpkin seeds are a good way to ease the consuming of candy on Halloween night

Check out my website

www.MikeSchaferLaw.com

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THE SCHAFER LAW OFFICE

440South Seventh Street

Suite 200

Louisville, KY

40203

Phone: 502-584-9511

Fax: 502-589-9472

Email: mike@MikeSchaferLaw.com



The Schafer Law Office

D O N ' T G E T H U R T T W I C E

FAMILY SURVIVAL GUIDE TO NEW DRIVERS

You may have read the article on page two about my youngest daughter turning 16 and how fun that was for all of us. Now that her birthday has passed she has successfully passed her permit test and is armed with what some consider a card more dangerous than a high interest credit card...her learners permit.

She has the freedom to drive a vehicle now provided an adult is with her. Like every 16 year old with a permit she wants to drive everywhere. After a few white knuckled rides with her I decided to

develop a survival kit for families of new drivers.

In this kit you will find a booklet where the first half is geared to the parents. In this half you will find information on insuring your teen, driving schools, teaching tips and other information.

The other half of the book will be geared to the new driver. My two daughters are writing this section. It has information on how to get your permit than what is required to then get your license. It also has tips on dealing with nerv-

ous parents and how to address peer pressure.

In the survival kit I will also enclose a new driver contract for parents and students to discuss, develop and sign.

The most important enclosure in this kit is the bumper sticker for the new driver (shown on the right).

I hope to get these into the high school counselor's offices to be given to the kids on their 16th birthday.

New driver  Be nice

Watch my website,
www.MikeSchaferLaw.com
for information on when
they are available and how
you can get your kit.