

NOVEMBER 2008 NEWSLETTER

MOVE OVER SLOW DOWN

I heard this story from a friend. If you drive in Northern Virginia, you are faced with something like this every day.



I wanted to give you a heads up about a relatively new law in Virginia because of a traffic citation I received Sunday morning. As I was traveling in the right lane on the Dulles Toll Rd to the airport, I came upon a stopped State Trooper on the right shoulder that had stopped a vehicle. He was pulled all the way over on the shoulder. I was driving the speed limit and remained in my lane and even slowed down. There was a speeding car that passed in the left lane, thus I stayed in my lane. The next thing I know, the trooper is behind us with his lights flashing and I thought he was going to go after the speeding car, but instead he pulled me over.

The first thing the officer said was that I was not speeding, but the reason he pulled me over was because I was supposed to move over to the left lane prior to passing a stopped emergency vehicle. I told him I wasn't aware of the law and he said he had just gotten hit the previous day by someone who hadn't moved over. I thought he would give me a warning since I wasn't aware of the law and was driving responsibly and haven't gotten a ticket in over 10 years, but he gave me a summons where I have to appear in court. This is a class 1 misdemeanor violation which can result up to \$2500 in fines and up to 1 year in jail.

If you are driving on a four-lane highway with at least two lanes in your direction of travel, the law does, indeed, require a driver in the right lane to yield the right-of-way by moving over into the left lane *if the lane change can be made safely* given the traffic conditions. If it is not safe to change lanes, then the driver is required to proceed with caution.

If you or someone you know gets pulled over and charged with a violation of this relatively new law, give us a call. Although we don't represent people charged with traffic violations, we know many good, experienced lawyers who do and are happy to refer clients to those other lawyers.

Take Care of Your "Stuff"

We're not really trying to sell insurance. We're just committed to giving people information that might help them better protect their families and their possessions. So, LOOK OVER YOUR HOMEOWNERS INSURANCE POLICY. Do you have enough insurance? If you have lived in the same place for even a couple of years, chances are that you have more "stuff" than you had when you bought your homeowners policy, and, too that you have not updated that policy. If you rent your home, you need protection, too, of course, and we advise our clients to look into getting renters insurance.



A TIME FOR GIVING

Turn on the radio or TV at any moment during any day lately and you will hear scary talk about the economy and dire predictions of what is ahead. Families are concerned about how to weather this economic storm safely.

We want to “hunker down” and protect what we have, but Americans are a generous people. A visitor from Korea recently mentioned how impressed he was, during his stay here that we in the U.S. have a keen sense of volunteerism and helping others. He said he would return to Korea and find ways to do that himself.

There are many “adopt-a-family” programs available in our communities. Whether you become the organizer of such an effort, join one or just choose a family to adopt, every little bit counts! Based on what you can handle (however big or small), these programs select a family for you. Once you’ve agreed to what you can take on, they send over the family’s “wish lists.” You learn more about their situation and get to know a little about each of the family members...their names, gender, ages, and their individual needs and wants.

And then...you SHOP! The wished-for needs and wants are not extravagant by any means and just remember...your “adopted family” really can use these items. You never meet your adopted family; their identity remains confidential. Instead you wrap your presents, label them and drop them off at a designated program location.

One such program is thru the National Capital and Virginia Salvation Army. For more information call 202-756-2600 or visit The Salvation Army website at www.uss.salvationarmy.org.

Be inspired and spread the word to your friends; together, we can bring smiles to those less fortunate.

DEER ME!

The explosion in the deer population has led to a continuing increase in deer-vehicle collisions. This trend will only increase as the deer population grows and urban habitats continue to encroach upon rural environments.

Unfortunately, mating season is during October through December. The combination of deer along the roads and dangerous road conditions, such as ice and rain, are accidents waiting to happen.



Virginia is the **seventh** highest ranked state with regard to deer-related accidents. The state with the most is Pennsylvania, then Michigan, Illinois, Ohio, Georgia and Minnesota.

Defensive driving tips to avoid hitting a deer.

- Be especially attentive from sunset to midnight and during the hours shortly before and after sunrise. These are the highest risk times for deer-vehicle collisions.
- Drive with caution when moving through deer-crossing zones, in areas known to have a large deer population and in areas where roads divide agricultural fields from forestland. Deer seldom run alone. If you see one deer, others may be nearby.
- When driving at night, use high beam headlights when there is no oncoming traffic. The high beams will better illuminate the eyes of deer on or near the roadway.
- Slow down and blow your horn with one long blast to frighten deer away.
- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their cars.
- Always wear your seat belt. Most people injured in car/deer crashes were not wearing their seat belt.

If your vehicle strikes a deer, do not touch the animal. A frightened and wounded deer can hurt you or further injure itself. The best procedure is to get your car off the road, if possible, and call the police.

Contact your insurance agent or company representative to report any damage to your car. Collision with an animal is covered under the comprehensive portion of your auto insurance policy.

Here we are at the **Making Strides Breast Cancer Walk** in October.

Ed and Maura Weiner's daughters walked in honor of one of their teachers, Terri Hobson, who is winning her battle against breast cancer.



INSURANCE COMPANIES

TRICKS THEY USE TO KEEP FROM COVERING YOUR LOSS


The American Association for Justice has just published a new report condemning the practices of some of the nation's largest insurance companies -- Allstate, AIG, State Farm and others -- that have systematically denied claims, delayed payments, confused consumers with incomprehensible insurance-speak and refused or retroactively canceled coverage for anyone who will cost them money.



IF YOU OR SOMEONE YOU KNOW HAS BEEN TREATED THIS WAY BY INSURANCE COMPANY, CONTACT US AT ONCE.

If you would like a copy of the AAJ report, please give us a call – 703-273-9500 -- and request one.

Weiner
Rohrstaff
& Spivey
PLC
10605 Judicial Drive
Suite B6
Fairfax, Virginia 22030
Phone: 703-273-9500
Fax: 703-273-9505
www.WRSattorneys.com



*We have launched our
new website!
The URL is the same,
www.WRSattorneys.com*

*Our goal was to launch
the new site by the next
newsletter. Now what?*

*Please contact us through
the website and let us
know what you think!*
