

## Electronic Newsletter

November 2011

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## Thank You Vets!!!



Thanks to America's veterans, past and present,  
who have kept us safe and free.



## Author Looks at Insurance Company Abuses

The Rhode Island Bar Journal reviewed a book by Atty. Jay Feinman called [Delay, Deny, Defend: Why Insurance Companies Don't Pay and What You Can Do About It](#). The book explores how, by the late 1980s and early 1990s, poor investment performance, increasing numbers of claims and increased medical costs all lead to a decline in insurance company profitability, leading to a transformation in claims handling that negatively affected policyholders and

### Attorney Camassar Speaks at Cyber- Bullying Symposium



[The Albany Law Journal of Science and Technology](#)

hosted a cyberbullying symposium on October 20th at Albany Law School. You can watch the webcast recording [here](#) (Camassar was the third speaker on the first panel, his remarks begin at 75:00 on the timer).

consumers, including delays in handling claims, denial of justified claims, and defending suits in court.

**Newsletter Archive**

New to our mailing list? To read our prior newsletters, click [here](#).

## Structured Settlements Not So Bad After All

From the [CBS Money Watch](#) blog: "A structured settlement offers advantages that you can't get anywhere else." The income is exempt from federal and state taxes, as well as "taxes on interest, dividends, capital gains and the dreaded AMT." Also, by creating "a trust to pay for injury-related care and then funding that trust through a structured settlement," you aren't considered "to 'own' the future annuity payments and therefore you have a greater chance of maintaining your eligibility" for government means-tested programs. The structured settlement will also provide guaranteed income in the future and "keep you -- and especially anyone else -- from wasting the money funding your future."

## Panel: Electronic Medical Records Pose Safety Risks

"Poorly designed, hard-to-use computerized health records are a threat to patient safety, and an independent agency should be set up to investigate injuries and deaths linked to health information technology," according to a [report](#) by the Institute of Medicine. The report "comes as the government is spending billions of dollars in incentive payments to encourage doctors and hospitals to adopt electronic health records." Read [more](#).

## Report: Tort Reform Made Texas Healthcare Worse

According to the [Austin American Statesman](#), a [report](#), titled "A Failed Experiment," by Public Citizen "says the 2003 Texas law that limited damage awards in malpractice suits has caused health care spending to rise and has not significantly increased the number of doctors in Texas." While "Gov. Rick Perry has touted the benefits of the law," the report found "that, contrary to Perry's claims, the per capita increase in the number of doctors practicing in the state has been much slower since the state passed the so-called tort reform law than it was before the law." The report concludes "that using Texas as a model would benefit doctors and insurers - not residents."

The [Fort Worth Star Telegram](#) writes that the "report shows that healthcare costs and insurance premiums have continued to rise in Texas even more than the national average since the state's tort reform legislation, and that the number of uninsured Texans has continued to climb." Still the report did find that medical malpractice insurance premiums as well as payments have decreased.

## Report: More Die from Prescription Overdoses than Cocaine, Heroin



combined," according to a recent [report](#) by the Centers for Disease Control and Prevention. CDC Director Dr. Thomas Frieden acknowledged that "deaths linked to opioid pain relievers such as OxyContin, Vicodin, and Opana have become an epidemic...adding that the rate of deaths has more than tripled in the past decade." Read [more](#).

## Recall Central

To read about recent recalls and product safety news from the U.S. Consumer Product Safety Commission, click [here](#).

Get the latest recall information from the National Highway Traffic Safety Administration [here](#).

The Dept. of Agriculture's Food Safety and Inspection Service regulate meat, poultry products and processed eggs. Check their recalls [here](#).

Click [here](#) for Food and Drug Administration recalls, market withdrawals and safety alerts.

For updates on the peanut products recall click [here](#).

## Today's SUVs, Pickups Safer

Today's SUVs and pickups pose far less risk to people in cars and minivans than previous generations, a new study from the Insurance Institute for Highway Safety shows. Until recently, SUVs and pickups were more likely than cars or minivans of the same weight to be involved in crashes that killed occupants of other cars or minivans. That's no longer the case for SUVs, and for pickups the higher risk is much less pronounced than it had been. The researchers attribute much of the change to two things: improved crash protection in the cars and minivans thanks to side airbags and stronger structures and newer designs of SUVs and pickups that align their front-end energy-absorbing structures with those of cars. Read [more](#).

## Distracted Parents Teaching Kids to Drive

## Study: Teens Find Kindness, Cruelty on Social Media Sites

Social media use has become pervasive in the lives of American teens. 95% of all teens ages 12-17 are now online; 80% of those online teens are users of social media sites. "Social networking sites have created new spaces for teens to interact and they witness a mixture of altruism and cruelty on those sites," said Amanda Lenhart, lead author a report by the Pew Research Center's [Internet and American Life Project](#). "For most teens, these are exciting and rewarding spaces. But the majority have also seen a darker side. And for a subset of teens, the world of social media isn't a pretty place because it presents a climate of drama and mean behavior." Read the [report here](#).

USA Today reported that "Despite a four-year national campaign against distracted driving, a majority of parents admit being distracted by cellphones or other electronic devices - even while teaching their children to drive." According to a survey by State Farm, "53% of parents admitted being distracted by the devices at least once while they were teaching their teens to drive. Teens surveyed put the number higher: 61% said their parents were distracted while helping them learn to drive." Read [more](#).

## Have a Wonderful Thanksgiving



## Don't Drive Distracted!

It Kills



## About Our Firm

At [The Law Firm of Stephen M. Reck](#), justice is our mission. Our firm is well known and well respected for its ability to handle personal injury, wrongful death, and professional malpractice cases in Connecticut and Rhode Island. Call today or visit us on the web at [www.stephenreck.com](http://www.stephenreck.com).

### The Law Firm of Stephen M. Reck, LLC

Proud to support the [North Stonington Education Foundation](#), [Little League Baseball](#), [Children International](#), [Heifer International](#), the [Avalonia Land Conservancy](#), and the [Conn. Chapter of the Special Olympics](#).

**\* Advertising Material \***

[KidsAgainstDistractedDriving.com](http://KidsAgainstDistractedDriving.com)

### Proudly Serving Connecticut and Rhode Island

The trial attorneys at The Law Firm of Stephen M. Reck, LLC represent individuals in all types of personal injury cases throughout the state of Connecticut and the state of Rhode Island, including, in Connecticut: New London County, New Haven County, Middlesex County, Hartford County, Tolland County, and Windham County; and in Rhode Island: Bristol County, Kent County, Newport County, Providence County, and Washington County.

**Referrals Welcome**

**Remember we are here if you need a referral to an attorney in a different area of law.**

