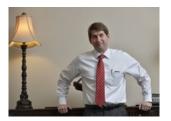
MANN LAW FIRM

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THE MANN MAINLINE

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MANN LAW FIRM

Mann Law Firm 130 N. Crest Blvd., Suite A Macon, GA 31210 P: (487) 742-3381 F: (478) 746-3354

www.manninjurylaw.com



David Mann Receives "AV" Rating from Martindale Hubbell

A Martindale Hubbell "AV" rating means "a very high to preeminent" rating status. In addition, an AV rating signifies he or she has practiced law for a number of years, and is recognized for the highest levels of skill and integrity.

Additionally, in order to be AV-rated, an attorney must have high ethical standards. When rating attorneys, <u>Martindale-Hubbell</u> surveys lawyers across multiple jurisdictions and asks them to rate their peers from one to five based on the following areas:

- Legal Knowledge the lawyer's familiarity with the laws governing his/her specific area of practice(s)
- Analytical Capabilities the lawyer's creativity in analyzing legal issues and applying technical knowledge
- Judgment the lawyer's demonstration of the salient factors that drive the outcome of a given case or issue
- Communication Ability the lawyer's ability to communicate persuasively and credibly
- Legal Experience the lawyer's degree of experience in his/her specific area of practice(s)
 So, what does it mean to receive an AV Preeminent Rating from Martindale-Hubbell? It means that an

attorney has proven he or she is outstanding in his or

her field. What does this mean for you as a client? As a client, you have assurance as well as the peace of mind when you choose a lawyer with this rating. If your attorney has an AV rating, you know that you are truly in good hands and that your best interests will always be the top priority of your attorney. At Mann Law Firm, we take our AV rating very seriously and we take pride in it. Therefore, with us, it means that when you or your loved one is injured in an accident, you will receive the compassion, experience and knowledge that come from one of Macon's preeminent personal injury attorneys. If you need help, call us or go to our website – www.manninjurylaw.com. We're always here for you.

Steer Clear of Scams When Struggling With Debt

The airwaves are filled with debt management advisors claiming they can help you get out of debt and manage your credit. But not all these advisers have your best interests at heart. Heed these tips when deciding to sign on with a service that promises to lead you out of debt:

- Get the facts about fees. Reliable creditcounseling services offer more options than just a debt-management program. Be skeptical and ask about all the fees that may be involved and the different types of counseling it provides.
- Check when the service pays your creditors. You may end up paying more late fees if a debt manager sends payments on a different schedule from when they're due.
- Make sure your credit report will remain clean. You may decide to drop out of a bill consolidation program. Sometimes credit trackers will consider it a black mark on your credit report if you don't stick with a program. By the same token, make sure that enrolling in a program doesn't have the same result.

Don't Give the Gift of Food Poisoning



The U.S. Department of Health and Human Services provides some holiday food safety tips. Here are a few:

- Do not rinse raw meat and poultry before cooking
- Use a food thermometer to make sure meat is cooked to a safe temperature
- Refrigerate food within two hours
- Thanksgiving leftovers are safe for four days in the refrigerator
- Bring sauces, soups and gravies to a rolling boil when reheating
- When storing turkey, be sure to cut the leftovers in small pieces so it will chill quicker
- Wash your hands frequently when handling food

As always we are here for you if you or a loved one needs our help. But in the meantime, the team at Mann Law Firm would like to wish you a peaceful and joyous holiday season! We look forward to seeing you back here in the New Year!

Tips on How to Buy Safe Toys

Playing with toys can be a lot of fun for children. But, it is important to keep in mind that safety should always come first. Each year thousands of children are injured by toys. Although most injuries from toys are minor cuts, scrapes, and bruises, toys can cause serious injury or even death. This usually happens when toys are dangerous or used in the wrong way.

The following 10 tips are some things to look for when buying toys and a few simple ideas for safe use that can help to prevent injuries.

- **1. It Is Important to Read the Label** Warning labels give important information about how to use a toy and what ages the toy is safe for. Be sure to show your child how to use the toy the right way.
- **2.** Try to Think large Make sure all toys and parts are larger than your child's mouth to prevent choking.
- **3. You Should Avoid Toys That Shoot Objects into the Air** They can cause serious eye injuries or choking.
- 4. Try Avoid Toys That Are Too Loud This will prevent damage to your child's hearing.
- **5.** Try to Find Stuffed Toys That Are Well Made Make sure all the parts are on tight and seams and edges are secure. It should also be machine washable. Take off any loose ribbons or strings to avoid strangulation. Avoid toys that have small bean-like pellets or stuffing that can cause choking or suffocation if swallowed.
- 6. It Is Important to Buy Plastic Toys That Are Sturdy Toys made from thin plastic may break easily.
- 7. Try to Avoid Toys with Toxic Materials That Could Cause Poisoning Make sure the label says "nontoxic."
- **8.** Don't Buy Hobby Kits and Chemistry Sets for Any Child Younger Than 12 Years of Age -They can cause fires or explosions and may contain dangerous chemicals. Make sure your older child knows how to safely handle these kinds of toys.
- **9. Electric Toys Should Always Be "UL Approved" -** Check the label to be sure. This means it has met certain safety standards.
- **10.** Always Be Careful When Buying Crib Toys Strings or wires that hang in a crib should be kept short to avoid strangulation. Crib toys should be removed as soon as your child can push up on his hands and knees.

In addition, it is important to remember that you can always check with the Consumer Product Safety Commission (CPSC) website. One of their goals is to protect consumers and families from dangerous toys. It sets up rules and guidelines to ensure products are safe and issues recalls of products if a problem is found. Toys are recalled for various reasons dangerous. Toys that are recalled should be removed right away.

It is also important to check and follow age recommendations for a toy for the following reasons:

- The safety of the toy (for example, if there any possible choking hazards)
- The ability of a child to play with and understand how to use a toy
- The needs and interests at various levels of a child's development

Seat Belt Safety & Statistics



No matter how many times you hear someone say it, "Buckle Up!" it can't be too much. Each year about 33,000 people are killed in motor vehicle crashes. According to the National Highway Traffic Safety Administration (NHTSA), car crashes are the leading cause of death for people age 4 and every age 11 through 27 in the U.S. With 45 to 60 percent effectiveness, seat belts are the single most effective means of reducing the risk of death in a crash and have saved nearly 300,000 lives since 1975 in the U.S. alone. In 2014, seat belts save an estimated 12,802 lives.

Buckling up is the most important safety measure you can take to protect yourself in a crash as it helps keep you safe and secure inside your vehicle. Seat belts are also the best defense against impaired, aggressive and distracted drivers. According to NHTSA, the overall seat belt use rate in 2014 was 87 percent. Research has found that lap/shoulder seat belts, when used properly, reduce the risk of fatal injury to front-seat passenger car occupants by 45 percent and the risk of moderate-to-critical injury by 50 percent. Primary (or "standard") seat belt laws are very effective in increasing seat belt usage. These laws have been shown the increase a state's seat belt use rate an average of 10 percentage points resulting in a decrease of injuries and fatalities. Currently, there are 34 states and the District of Columbia that have front seat primary seat belt laws on the books. According to 2014 NHTSA data, states with primary enforcement laws averaged 90 percent safety belt use while states with secondary enforcement laws averaged about 79 percent use. Certain high-risk groups (such as teens and impaired drivers) may have lower rates.

Teen Seat Belt Safety Statistics

1 teaspoon ground cinnamon

1/2 teaspoon ground ginger

¹/₂ teaspoon ground nutmeg

1 (9 inch) unbaked pie crust

¹/₂ teaspoon salt

- 55 percent of young adults (ages 13-20) that died in crashes were not wearing a seat belt in 2012, a 3 percent decrease from 2011.
- Teens have the lowest seat belt use of any age group.
- Seat belts reduce crash-related injuries and deaths by about half.
- Teens who live in states with primary enforcement seat belt laws are 12 percent more likely to buckle up and 15 percent more likely to buckle up as passengers compared to teens who reside in states with weaker secondary enforcement seat belt laws.
- As teens move the through the stages of Graduated Driver License (GDL), they are more likely to stay buckled up in primary enforcement states than in secondary enforcement states.
- Teens more frequently associate seat belt use with a "safe driver" rather than a "good" driver.
- Some common teen responses for not wearing seat belts: the belts are uncomfortable; the trip was short; forgetfulness; lack of understanding about their importance in a crash; and not being cool.
- Male teens continue to lag behind female teens in seat belt use. In 2009, 11.5 percent say they rarely or never wear a seat belt as a passenger, compared to 7.7 percent of high school females.
- Driving programs that combine education, peer-to-peer strategies, publicized enforcement, and parental monitoring may show potential for increasing teen seat belt use.



Perfectly Easy Pumpkin Pie

Ingredients

1 (15 oz) can pumpkin 1 (14 oz) can Eagle Brand sweetened condensed milk 2 large eggs

Directions

- 1. Preheat oven to 425 degrees. Whisk pumpkin, sweetened condensed milk, eggs, spices and salt in a medium bowl until smooth. Pour into crust. Bake 15 minutes.
- 2. Reduce temperature to 350 degrees and continue baking for 35-40 minutes or until knife inserted 1 inch from crust comes out clean. Cool. Garnish as desired. Store leftovers in fridge.

Prep time: 15 minutes | Cook time: 55 minutes | Ready in:1 hour 10 minutes

Candles and Fireplaces

About 2,200 deaths were caused by fires, burns and other fire-related injuries in 2013, according to Injury Facts 2015, and 12% of home candle fires occur in December, the National Fire Protection Association reports. Increased use of candles and fireplaces, combined with an increase in the amount of combustible, seasonal decorations present in many homes means more risk for fire. **Never leave burning candles unattended** or sleep in a room with a lit candle

Client's Bill of Rights

Lawyers will tell you that it is impossible to offer a guarantee in the legal business. WRONG! We say that law firm clients should settle for nothing less! Remember, your attorney works for you – not the other way around.

At Mann Law we believe we can promise our clients quality service with personal attention. We believe that as our client you are entitled to have the:

- 1. Right to loyalty to you and your cause.
- 2. Right to be updated regularly and in a timely manner as to the progress of your case.
- 3. Right to our respect.
- 4. Right to expect competence from our firm and all who work here.
- 5. Right to know the truth about your case.
- 6. Right to prompt attention from us.
- 7. Right to have your legal rights and options explained in plain English without legal mumbo jumbo.
- 8. Right to a fair written fee agreement with our firm.
- 9. Right to a fair fee for the work we do.
- 10. Right to make the ultimate decision on your case.

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Eliminate Your Excuses for Skipping the Gym and Get on Pace for a Healthy New Year!

Regular exercise is an important part of maintaining your health. Going to the gym once a month won't do it, no matter how hard you work out that day. When you're busy, or tired, or bored, skipping your workout can sound attractive. Here's how to fight the temptation to avoid exercise when you're not in the mood:

- Redefine "exercise." You don't have to spend hours at the health club to stay in shape. Keep track of your daily activity and try to incorporate healthy behaviors like walking for at least 20 minutes, taking the stairs instead of the elevator, or getting off the bus or train a block early. Exercise will become part of your day, not an added chore.
- Clear your mind. Make a regular date with yourself for exercise and train yourself not to think about all the other tasks you could be doing. Focus on the here and now and don't get distracted by the future or the past.
- Find exercise you enjoy. Most gyms offer a variety of exercise equipment, so choose an activity that makes you feel good while you're doing it, not something you detest no matter how beneficial it may be. Riding a bike through your neighborhood is just as helpful as sitting on a stationary bicycle in the gym.
- Set your own goals. Even if you work with a buddy or trainer, decide for yourself what you want to achieve. Set realistic targets that challenge you, not impossible goals that make you reluctant to try.

- Shorten the duration. Rather than a single hour long session, aim for three 20-minute workouts or four 15-minute workouts a day. People who opt for shorter sessions actually tend to work out more over the course of a week.
- Pick a partner. People who exercise with friend have a higher success rate.

If you set goals and set-up a plan you are much more likely to succeed. You owe it to yourself and your loved ones to get on pace for a healthy new year and a healthy life!

