

#### Seufert Law Offices, PA

We'll Get You Through It



# From the Captain's Log Timber

A few years ago we had to cut some trees down at the law office as the years had taken their toll. There was a maple, Elm, and Ash. Once felled we loaded them onto a trailer and brought them to a friend's hobby farm sawmill to cut up into boards, no sense wasting such fine furniture grade wood. Unfortunately, when we dropped them off, he told us his mill would not take a log larger than 2' and most of them were 3' or more. So, we had a conundrum. As we had already unloaded the logs when he told us this, he said we could just leave them there until we found a solution.

A year went by, with other projects intervening, before my youngest son and I found a solution. What about buying one of those devices called an Alaskan Sawmill, which is a frame you bolt to a chainsaw to cut the logs lengthwise on the ground? We already had a hefty chain saw, so we just bought a bigger bar and chain for it, ordered the Alaskan Sawmill, bolted them together, and met early one Saturday last month at my friend's house. All seemed well until we started



cutting into the 1st log, the saw groaned and grunted, and the log just laughed. We kept pushing that saw but the obvious emerged, "we're gonna need a bigger saw captain". We called around for the biggest chainsaw built, a **Husqvarna**3120 XP, which is advertised as "The Beast – Go Big or Go Home" weighing 25 lbs., with a 119 cc, 8 hp engine that's equivalent to some riding lawnmowers. We found a dealer in Concord that had one in stock (we don't sell many of these) and a quick trip down and back and we had "The Beast" ready to fire up. It looked at the log and laughed – the log began to piss its pants. The saw dust started flying, rather the chunks of log being torn off by the saw as it made quick work of the log. These logs were like petrified wood as they had been drying for over a year, so the chain needed a quick filing every couple cuts, but once that was done the boards began to stack up. When we were done the boards took all of the 27' equipment trailer to haul them away, but The Beast didn't break a sweat. The moral of the story – have the right tools for the right job captain. •

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### Don't Let That Insurance Adjuster Bully You

People are often surprised to find out that insurance adjusters and the companies they work for are not on your side. Make no mistake: insurance adjusters are well-trained employees who have one goal in mind – to limit the amount of compensation paid out for your claim (or to deny it altogether). And, they've got lots of tactics up their sleeves to achieve their goal, including:

- Trying to get you to give a recorded statement in the hopes that you will make a mistake in your recollection of the accident, omit key details or prior injuries or maybe even admit that you were partially at fault for the accident:
- Asking you to sign a medical release form, which gives them access to all your medical records going back to
  the year you were born. This isn't done to make sure you get a fair settlement; instead, it's done to find some
  evidence of pre-existing injuries or other factors that can minimize your claim or lead to it being denied;
- Pressuring you to accept a lowball settlement offer within days of the accident, before your full injuries or medical treatment needs are known;
- Trying to talk you out of hiring an attorney (which the adjuster knows will probably lead to you receiving more compensation);
- Delay and drag their feet on your claim hoping that you might give up, accept a low offer or maybe even pass away.

We know all of the tricks insurance companies will use to gain an advantage over you. Call us to level the playing field. ●



Lawsuits . . . Not the Same Thing

If you have been injured or suffered losses due to the negligence of another person or business, you may be entitled to compensation. You can file a personal injury claim or a personal injury lawsuit—two distinct processes.

Typically, a personal injury claim involves you and the at-fault party's insurance company. You will notify them of the circumstances of your case—ideally with a well-crafted demand letter—and what you expect to receive in compensation.

The insurance company will investigate your claim and decide what they are willing to pay you, if anything. If you negotiate a mutually acceptable agreement, the insurance company will send you a release form and check. Once you sign the release and cash the check, your claim is final. It cannot be revisited in the future.

It is strongly recommended that you hire a personal injury attorney when filing a significant claim. Without one, the process can be a minefield. Insurance companies seek what's best for them-not for you-by paying as little as possible. An attorney will handle all correspondence with the insurance company, write your demand letter, determine what medical information should be released, negotiate your settlement, and ensure your future rights, among other duties.

If an acceptable negotiated settlement cannot be reached or the at-fault party's insurance is not enough to cover your losses, your attorney can file a personal injury lawsuit with the court. A personal injury lawsuit is typically a last resort—due to time and cost considerations - but it's a powerful tool for achieving fair compensation when your case is strong, and typically a more seasoned insurance adjuster is then assigned to the case who may have higher settlement authority to resolve the matter. •

#### Seufert Law Offices, PA Attorneys At Law



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Protect Your Family, Protect Your Rights







Timber
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## Shortcut to Infamy

One of the most bizarre incidents in the storied history of the Boston Marathon occurred in 1980. Canadian Jacqueline Gareau, competing in her first Boston Marathon, went toe-to-toe with the sport's best, pulled away late, and emerged victorious in record-breaking fashion. Or so she thought....

Gareau was informed that another runner had broken the tape a few minutes prior: Rosie Ruiz, a 26-year-old Cuban-American. Red flags shot up immediately.



None of the top competitors recalled encountering Ruiz anywhere on the course. Ruiz did not have the typical body type, stride, or clothes of a world-class marathoner; she barely broke a sweat during the sunshine-drenched 80-degree day; her running knowledge was sorely lacking in a postrace interview; she was absent from race photos and video for the first 25 miles; and witnesses claimed she entered the race with only half a mile to go.

After an eight-day investigation, Ruiz was disqualified. Her 1979 New York Marathon time that qualified her for Boston was bogus, too. She exited that race early, eventually hopped the subway to a point close to the finish line, then reentered. Seems she had a consistent marathon strategy.

Ruiz passed away in 2019, having never publicly admitted to the stunt, let alone apologize. A close acquaintance claimed Ruiz's intention was not to "win" the race. She just wanted a decent fake time for her employer, who paid for her trip, accidentally entered the race way too early, and became a spectacle.

The true winner of the race, Jacqueline Gareau, was named grand marshal for the 2005 Boston Marathon and rode the pace car, which stopped 100 yards shy of the finish line. Gareau took it from there, breaking the tape meant for her in 1980 − minus the exhaustion. ●