



## Seufert Law Offices, PA

*We'll Get You Through It*

# From the Captain's Log We Got 80 Feet of the Water Line Nicely Making Way....



You probably remember these lyrics from the “Southern Cross” tune by Crosby, Stills & Nash, a remarkable song. This tune would not leave my head when I was recently on my semi-annual lawyer’s convention, this time in San Francisco, and the group chartered a 67’ sloop on San Francisco Bay for the day. This boat was a gazelle, making 12 knots while only having 1/3 of her total sails up, she’ll do over 20 kts when fully hoisted. Built in the Bay area by a renowned local marine architect, she is used for long-range scientific experiments and data gathering, and when not on mission, can be chartered for day trips. We sailed past the island of Alcatraz, under the Golden Gate Bridge, past the Hills of Sausalito, and back to the port of San Francisco. I have never gone so fast under sail, it was truly remarkable. The weather was less so.

In San Francisco Bay, the topography allows long Pacific Ocean swells, rolling unabated from French Polynesia onto the US West Coast, to bring cooler Pacific waters onto the otherwise warm US mainland, where the collision with the topography around the massive Bay then forms thick fog and ocean mist that is almost 24/7. During my 5-days in San Francisco I saw sunshine perhaps no more than 2-hours, with mist and light rain the norm, and 50°-60° temperatures the entire time. The convention organizers sent a global email out to the gatherers to expect less than what might be considered California Sunshine, and they were spot on. The Bay area weather is pretty constant year-long, never getting



much into the 70’s, nor below 50. While we all had a great time, it was one of the coldest summer conventions that I ever attended. While the cost-of-living in San Francisco is staggering, I just don’t see what all the hype is. The weather is rather bleak and depressing. I was told that if you travel 1-hour north, east, or south, that the weather is more California Sunshine. The next convention is in San Diego; I am told that the weather there will be completely different. To San Francisco, don’t expect me back anytime soon, unless to sail on the *Derek M Baylis* again. ●

## September 2025 News





# Entrepreneurial to the Core



John Chapman, better known as Johnny Appleseed, was born September 26, 1774. After his father returned home full-time from minuteman duties following the Revolutionary War, he taught Johnny the ways of farming. (Appleseed's mother died during childbirth in 1776.)

Johnny developed into a nurseryman and orchardist and began to blaze his own trail at the turn of the century. Although he is often portrayed as an eccentric, cheerful, nature-loving meanderer — spreading apples and apple seeds along the way — his business savvy and pursuits frequently get overlooked.

The 1801 Act allowed settlers to lay claim to land in various ways. One of them was by planting trees, so Johnny would plant 50 or more apple trees and loosely fence them in, returning from time to time to tend to them. Once the trees reached a certain level of maturity, he'd sell the land to a grateful buyer.

Johnny logged over 100,000 miles across Midwestern wilderness and prairies. Apples were his seeds of choice since cider, hard cider, and applejack (a type of brandy) were extremely popular, especially in rural areas, surpassing wine, beer, coffee, tea, and juice. The trees Johnny planted produced apples that were small and very tart — not conducive to eating.

In addition to apple seeds, Johnny planted medicinal plants and herbs along his travels. This expertise helped him forge good relationships with Native Americans, who in general did not take kindly to new settlers.

Johnny Appleseed's legacy lives on. A great (x4) grandnephew still maintains some small apple orchards in Athens, Maine, donating trees where there's a need. One apple tree planted by Appleseed continues to thrive in Nova, Ohio, over 180 years after the fact. ●



# Used Cars — The Unseen Threat

September 2025 Notable Dates

**Sept. 1**  
Labor Day

**Sept. 4**  
Newspaper  
Carrier Day

**Sept. 7**  
Grandparents Day

**Sept. 11**  
Patriot Day

**Sept. 18**  
Cheeseburger Day

**Sept. 22**  
First day of autumn

**Sept. 24**  
Rosh Hashanah  
begins  
(sundown)

After floods strike communities, most people rally and support each other. However, an unscrupulous few may seek to profit.

Flood-damaged vehicles are frequently sent to auction or junkyards, where parts can be salvaged. Some people/businesses buy flood-damaged vehicles, dry them out, repair them, and then resell them. All of this can be done legally in most states. However, scammers essentially try to hide the damage, have no intention of properly repairing the cars, and sell them without noting their watery history.

Corroded electrical components, engine parts, and brakes along with mold and mildew place unsuspecting purchasers in jeopardy — safety-wise, health-wise, and financially. All these things get worse the older the car gets.

Vehicle title rules vary from state to state. Generally, once a car is declared totaled by an insurance agency, it's supposed to get a new "salvage" title. The new title is typically plainly marked with the word "salvage" or "flood," indicating its history.

Afterward, there are state regulations to follow to legally resell the vehicle. However, some states are lax in the process and may issue a "clean" title, enabling scammers to sell a car without any indication of its past.

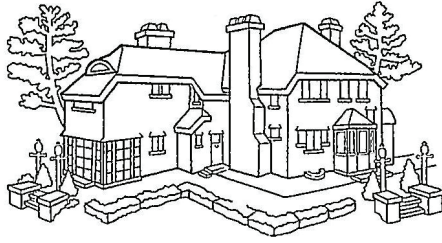
The following can be helpful for used-car purchasers:

- Check **carfax.com** to see if water damage is indicated (you'll need the vehicle identification number).
- Check the National Insurance Crime Bureau's VINCheck®: **nicb.org/vincheck**.
- Have a trusted auto repair technician thoroughly inspect your potential used-car purchase before offering any payment.

Flood-damaged vehicles might be sold far from where they incurred their damage; it may be many months after the fact, too.

If you are harmed by a defective product, contact our firm to attain fair compensation for your injuries. •

Seufert Law Offices, PA  
Attorneys At Law



59 Central Street, Franklin, NH 03235  
(603) 934-9837  
www.seufertlaw.com

*Protect Your Family, Protect Your Rights*



We Got  
80 Feet of the  
Water Line Nicely  
Making Way....

SEE PAGE ONE

This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

# No Need to Hurry a Settlement After an Accident

Insurance adjusters are often quick in pushing for a settlement in a car crash case. It saves the insurance company work, not to mention potentially a lot of money. It might seem tempting to the injured party, quick money, no real claims process or vetting. What could be the harm in that, just sign here and we'll get you a check?

Plenty.

To get the compensation you may deserve, wait for a full investigation of your accident. Having all the facts at your disposal is always beneficial. In addition, some injuries aren't apparent just days after an accident; some might only appear weeks or even months later.

If you jump on a quick settlement opportunity, you're likely to get the less than your case is worth. That's what the insurance companies are banking on.

When the other party's insurance adjuster calls, make it clear that you will not be talking about how the accident happened, your injuries, or a settlement amount, and that you don't want any further calls on these issues, you will call them back when you are ready. Many adjusters are skilled at eliciting comments that can call into question your injuries or finesse what amounts to an admission of some fault on your part.

Any you are not signing any forms or releases so the adjuster can get your medical reports, most releases they generate are open-ended on time frame so you could have just allowed them to get your medical reports since birth.

You may need to field a phone call from an adjuster concerning car repairs. But do it at *your* convenience and strictly to discuss auto damage repairs, and temporary rental.

Contact an auto accident attorney to guide you through the claims process and protect your rights. ●

