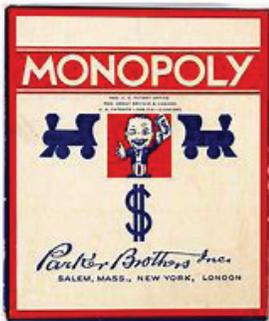




Seufert Law Offices, PA

We'll Get You Through It

From the Captain's Log
Four Score and
10 years ago...



The year was 1935, Elvis Presley was born, Monopoly was invented, radar technology was in its infancy, the alleged killer of Charles Lindberg's son went on trial, Nazi Germany stripped Jewish people of citizenship, the Social Security Act was passed; and in all this chaos my mom was born. The average hourly wage was .45 cents per hour, median household income was \$1,100, new cars were \$600, homes were \$6,300. The average US life expectancy was 61 years. Steamships, not airlines, carried passengers from Europe to the US, there were rumblings of another great war. The US population was 1/3 of what it is today. There was no internet, no cell phones; there were no US highway systems or interstates. She has seen a lot in 90 years.

Now to 2026, we have another war in Europe, the US minimum wage is untenable for anyone to live on, the median home prices in the US are almost unaffordable unless you make 6-figures, the Persian Gulf conflicts are seemingly heating up again. Has world chaos changed much over the years?

In her 90 years, my mom has weathered the storms of past. Her children, grandchildren, and great grandchildren are too numerous to mention. Modern medicine has allowed the life expectancy to increase by 20 years; the US baby boomers have accumulated the greatest generational wealth of all time. Artificial Intelligence may be the savior, or curse, of our generation, but it has decreased the "doubling of technology" from 18 months to 6 months. Advances in medicine and technology will be dizzying.

Where all this is going, I doubt anyone is certain. But through all of this, family remains important. So, hold on to your hats in 2026, but don't forget to hug your kids and grandkids. ●

February 2026 News





The UM/UIM Coverage Safety Net

While most all States require drivers to carry auto insurance, a recent study conducted by the Insurance Research Council found 15% of drivers on the nation's roadways were uninsured; another 18% were underinsured.

That's why having good auto insurance coverage, which in NH includes uninsured/underinsured (UM/UIM) coverage is so valuable. In essence, your auto insurance company stands in for the uninsured/underinsured at-fault driver to compensate you for the harm you've suffered. UM/UIM coverage in NH has to be reciprocal with the coverage that you chose to protect your "bad driving", so that if you elect \$250/500k coverage, you are protected up to that amount if you should be at fault for a crash, and also up to that amount if you are hurt by someone else's fault. You also have options on the "medpay" part of your auto insurance. Med Pay supplements your health insurance coverage for co-pays, deductibles and medical expenses that may not be covered by your health insurance, for instance chiropractic treatment. You may find that increasing your coverages up to higher limits may cost peanuts per year, and gives you some peace of mind that you are adequately protected; a good discussion you may want to have with your insurance broker when time for renewal comes up.

In case you're wondering, filing a personal injury lawsuit against an at-fault driver who lacks insurance and financial assets is basically a futile endeavor, if they did not have the funds to buy auto insurance, what gives you the thought that they have any assets to attach?

UM/UIM protection often extends to victims of hit-and-runs where the driver cannot be identified; instances when you are injured as a pedestrian or bicyclist by an uninsured driver; and resident relatives (household family members).

Be forewarned that if you file a UM/UIM claim, your protection will be limited to the coverages you elected.

If you are injured in an auto accident due to someone's negligence, contact our firm. We'll take care of all the details and attain fair compensation for your injuries. ●



Attribution for this photo: "Norman Rockwell Museum, Massachusetts" by alh1, CC BY-NC-ND 2.0

February 2026 Notable Dates

Feb. 2
Groundhog Day

Feb. 6
Winter Olympics begin

Feb. 14
Valentine's Day

Feb. 16
Presidents' Day

Feb. 23
Tennis Day

Feb. 28
Tooth Fairy Day

Small-Town America



Norman Rockwell, born February 3, 1894, was meant to be an artist. Before exiting his teenage years, he had already built quite a resume: first commission for a set of Christmas cards, age 16; children's book illustrator, age 18; art editor for *Boys' Life* magazine, age 19. The term "struggling artist" was foreign to Rockwell.

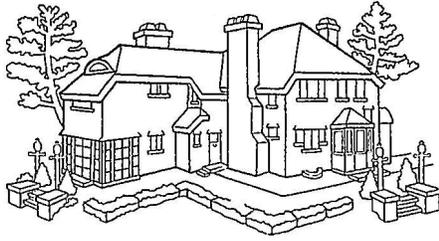
Rockwell tried enlisting in the Navy in 1918 for WWI service. Tall and lanky, he was deemed underweight and was rejected. He "fattened up" on a diet of bananas and doughnuts and was later accepted. His artwork would continue, however. He painted insignias on military aircraft, then was recruited as an illustrator for *Afloat and Ashore*, the Charleston Naval Yard's official periodical.

Rockwell completed 4,000+ original works of art in his lifetime. Over 300 of them were covers for the *Saturday Evening Post*, then one of the country's most popular publications, from 1916–1963, during which time he became a household name. He also painted advertisements for Coca-Cola, Crest, and Jell-O, among other notable products.

Rockwell's sentimental images of American life, optimistic outlook, and humor were revered, but he also began addressing hot-button issues in the 1960s, one of which was segregation. Perhaps his most poignant painting was *The Problem We All Live With*, for *LOOK* magazine in 1964. The painting featured six-year-old Ruby Bridges, a young Black girl who was escorted by federal marshals to a New Orleans school that had failed to abide by the U.S. Supreme Court's landmark *Brown v. Board of Education* decision.

Rockwell was awarded the Presidential Medal of Freedom in 1977, just a year prior to his passing. President Gerald Ford said, "... [Rockwell's] vivid and affectionate portraits of our country and ourselves have become a beloved part of the American tradition." For Rockwell, focusing on what America could be was its own reward. ●

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Protect Your Family, Protect Your Rights



Four Score and
10 years ago...

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.

Rear-End Collisions Can Be Trickier Than They Appear

If you are hit from behind by another driver, whether at high speed or low speed, injury potential abounds.

What can be problematic about some rear-end collisions is that a person may not immediately feel pain or show any symptoms of bodily damage. It might be days, sometimes longer, before the effects are felt.

Whiplash injuries are prevalent in rear-end collisions. The body jerks forward upon impact, and the head and neck violently snap backward and then “whip” forward, damaging muscles, ligaments, connective tissues, and nerves.

Concussions also occur frequently. A concussion is more than a blow to the head that makes a person see stars; it’s a brain injury that has the potential to impair one’s quality of life well into the future and may have lifelong consequences.

In addition to shoulder injuries, lacerations, broken bones, and disk damage, victims may also experience tinnitus (ringing or buzzing in the ears), dizziness, and sleep disturbances.

What is important is that you go to the ER, or schedule an appointment with your doctor as soon as symptoms appear, to document the injuries. No documentation means it did not happen.

Various factors can intensify the effects of a rear-end collision – a driver/passenger wasn’t wearing a seatbelt, their head was turned or tilted at the time of impact, their vehicle was a small car, and the seat did not have a proper (or any) head restraint.

If you’ve been the victim of a rear-end collision, promptly schedule a medical evaluation with your doctor. Insurance companies often scoff at low-speed rear-end collisions and the harm they cause and question the motives of anyone who’s not admitted to the hospital. Contact an experienced auto accident attorney to protect your rights. ●

