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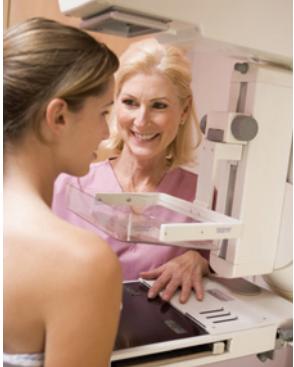
Why you should plan your estate

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permanent repercussions. However, perhaps worst of all is the emotional stress one feels upon hearing a cancer diagnosis.

New technologies can detect breast cancer at stage 0, also known as carcinoma in situ. On the surface, this is a medical advancement which has the potential to save many lives moving forward. However, cancers detected at this early stage can easily be misdiagnosed, according to a recent examination of breast cancer cases by the New York Times.

Ductal carcinoma in situ (DCIS) and lobular carcinoma in situ (LCIS) are two breast cancers detected at stage 0. While most women think of biopsies as being infallible in terms of diagnosing breast cancer, some reports indicate that upwards of 17 percent of DCIS incidences

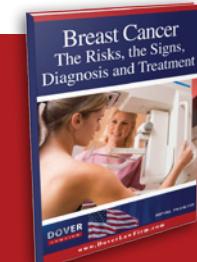
A breast cancer diagnosis brings with it an array of burdens. Among them are frequent trips to the doctor, possible hospitalization, and any number of treatments which can have per-

diagnosed via fine-needle biopsy are misdiagnosed. That percentage has prompted the federal government to begin funding a national study to further evaluate the problem.

Currently, there are no mandated requirements or diagnostic standards for pathologists who are reading and evaluating biopsies, which can lead to errors caused by inexperience or lack of expertise.

According to a 2006 study by Susan G. Komen for the Cure, a breast cancer survivor's group, approximately 90,000 women diagnosed with DCIS or invasive breast cancer either didn't actually have cancer or were recommended incorrect treatment due to a pathologist's error.

If you or a loved one has breast cancer and believe it was misdiagnosed, please consult with an experienced breast cancer attorney to discuss your legal rights. ■



Special breast cancer report available at www.DoverLawFirm.com. Request your FREE download today!



AM I SAFER IN AN SUV or a car?

The debate has endured for years with no clear cut winner.

While SUVs are larger and seemingly better able to protect passengers in an accident, they can have a tendency to roll over, which can greatly increase the likelihood of deaths resulting from a crash. Cars, on the other hand, typically roll over less than SUVs, but are much smaller than SUVs and therefore may leave passengers less protected in an accident.

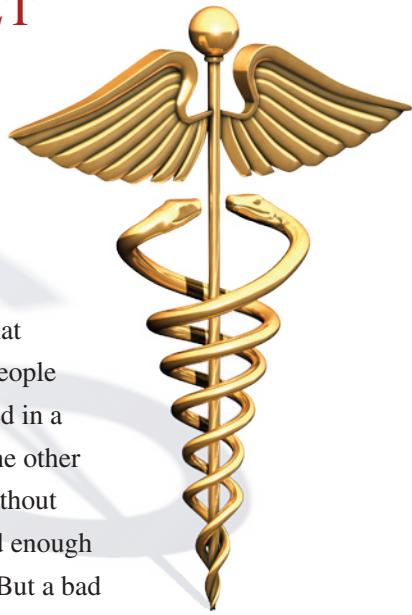
So, which vehicle is safer?

A 2007 report by the Insurance Institute for Highway Safety (IIHS), which focused on crash statistics from 2002 to 2005 and car model years ranging from 2001 to 2004, found that SUVs generally were safer than cars. In a comparison of driver death rates by vehicle type, 12 of the 16 worst rated vehicles were cars.

Of the 15 best rated vehicles, SUVs accounted for 7 spots, while only 5 cars made the list. It should be noted that there is some disparity among SUV types as the same study showed that SUVs classified as mid-sized or large were safer than SUVs categorized as small or very large.

Crash statistics from 2005 by the National Highway Traffic Safety Administration (NHTSA) corroborate the IIHS's findings. According to the NHTSA, driver fatalities from any type of crash were less in SUVs than in cars, and the gap steadily widens each year. ■

**warning:
DON'T LET
THIS
HAPPEN
TO YOU**



It is so unfortunate that we often hear from people who have been injured in a car wreck in which the other driver was driving without any insurance – a bad enough situation on its own. But a bad situation can quickly turn into a disaster if the person who was injured was not carrying enough uninsured or underinsured motorist coverage (UM/UIM).

Medical bills from serious injuries can easily run hundreds of thousands of dollars, leaving you in financial ruin and unable to cover the cost of your injuries.

The best way to protect yourself is by buying high levels of UM/UIM coverage. UM/UIM coverage is very inexpensive (in some cases, \$1 million of coverage can cost you less than an additional \$50 per year for your premium), plus it will cover you in the event that the person who causes the accident doesn't have auto insurance or has less than you do.

UM/UIM insurance can pay for your injuries, medical bills, lost wages and any pain and suffering damages you are entitled to as well as provide coverage for future medical bills. If you are unsure if you have adequate insurance coverage or have questions about UM/UIM coverage, please contact our office. ■

dog bites and children

While dog bites are a serious problem in this country for people of all ages – it's estimated that more than 4.7 million people are bitten each year – the most vulnerable among us continue to be children. According to the Centers for Disease Control and Prevention (CDC), the rate of dog bite-related injuries is highest for children between the ages of 5 and 9.

If you are looking into getting a dog, the CDC recommends that you:

- Consult with a professional such as a veterinarian or responsible breeder to learn about breeds of dogs that might be a good fit for your family.
- Avoid dogs with histories of aggression if you have children.
- Hold off acquiring a dog if you sense that a child is fearful or apprehensive about it.
- Try to spend time with a dog before buying or adopting one and use caution when bringing a dog into the home of an infant or toddler. Nearly every dog should be spayed or neutered which can help reduce aggressive tendencies.
- Never leave infants or young children alone with any dog.

- Avoid playing aggressive, rough games with your dog.
- Properly socialize and train any dog entering the household. Teach the dog submissive behaviors (e.g., rolling over to expose abdomen and relinquishing food without growling).
- Immediately seek professional advice from a veterinarian or animal behaviorist if the dog becomes aggressive.

The bottom line is that a little planning and preparation can help reduce the chances of a child being bitten. ■



How do personal injury lawyers charge for their services?

Most personal injury law firms work on a contingent fee basis, which means that they charge a percentage of the recovery, but only if you win your case or get your case settled. If there is no recovery, you owe the law firm nothing, which makes it possible for anyone, regardless of their financial status, to hire a skilled attorney to represent them in an injury claim. ■

FAQ

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What Our Clients Are Saying

"I was in an auto accident in September of last year and got banged up a bit, so I went to the Dover Law Firm. They helped me out a lot and did a good job with me. They pursued everything that needed to be done, and they are very fair people. I'd like to thank everybody at the firm for their help."

If you need an attorney, I'd refer you to the Dover Law Firm; they are nice people and will take care of you."

–Wendell Scott

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warning:

**THIS ONE SIMPLE MISTAKE
COULD BE DEVASTATING TO YOU
AND YOUR FAMILY. SEE PAGE 2.**

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.

why you should plan your estate

We all go through life with the knowledge that death is inevitable, but it can be uncomfortable for us to think about what happens after we die, as a result, many of us delay putting a plan in place for the distribution of our assets.

If proper planning isn't done before you pass away, what you may leave behind is a distribution that is carried out far differently than what you may have intended or expected. Problems such as extra administration costs, taxes or fighting amongst your heirs all can result from postponing estate planning until it is too late.

Regardless of how small your estate is, planning is very important. By planning, you ensure that your legacy goes to exactly who you intend and in a way you decide upon. Also, planning

allows you to save on the costs of attorneys, going to court, and taxes.

The most important estate planning instruments are a durable power of attorney and your will. All estate planning should include at least those two things. A durable power of attorney is an instrument set up to manage your property while you're still living, should you ever become incapacitated. Your will is designed to cover the management and distribution of your property in the event of your death.

Planning can be a challenging process without the right tools. It can be especially challenging if certain factors are in play, such as having children from different marriages. If you have questions about estate planning or are ready to set up your plan, contact an experienced estate planning attorney. ■