



The Road to Justice Starts Here



Do Everything You Can to Avoid a Rollover

Rollover accidents are among the worst for occupants of a vehicle. Although rollovers account for only 3 percent of all serious crashes, they are responsible for roughly 30 percent of fatalities.

Any vehicle can roll over, but taller, narrower vehicles (e.g., SUVs, pickups, and vans) are more susceptible, since they have a higher center of gravity and tend to be more top heavy. In addition, rounding a curve or a sudden turn at the wrong speed—or overcorrecting for a sudden turn—renders these vehicles more vulnerable to weight shifts that, when combined with gravity, can lead to rollovers.

Steering maneuvers aren't the primary cause of single-vehicle rollovers, however. Bumping into a curb at significant speed, striking a pothole, or two wheels encountering a soft roadside shoulder can cause a vehicle to "trip." The government estimates that 95 percent of rollovers are due to "trips."

Drivers have a say in minimizing rollover danger. Avoid placing heavy loads on the roof or otherwise overloading the vehicle, which intensifies weight shifts that result in rollovers.

Wear seatbelts. Nearly three-quarters of those ejected from the vehicle in a rollover don't live to tell the tale. Excessive speed makes rollovers more severe and is a factor in approximately 40 percent of fatal rollovers.

Replacement tires should be similar to the originals and be inflated per manufacturer recommendations. Be aware that tire failure can also be attributed do to out of date tires (this is a major problem when purchasing a used car). When purchasing a vehicle, choose one with state-of-the-art safety features, such as electronic stability control and side airbags.

If you've been the victim of a rollover accident due to the negligence of another, contact our office for a free consultation. •



October 2015 News



Legal Question of the Month



Several years ago I obtained a payday advance loan. I lost my job and wasn't able to repay it. Last week, out of the blue, I received a phone call from a man saying he was with the Justice Department and that they were in the process of issuing an arrest warrant. He said he could stop the process if I could pay the old debt with a credit card over the phone. Is this a scam? What should I do?

This sounds like a scam. First, no one from the "Justice Department" is involved in the collection of debts (like a payday loan). Second, under South Carolina law you cannot be arrested or criminal prosecuted for non-payment of a debt, including payday advance loans.

What you probably are dealing with is an unscrupulous debt collector. This sort of heavy handed tactic (threatening arrest) that they are using violates the Fair Debt Collection Practices Act. I don't recommend that you provide them with any information, or payment. Beyond the fact that you can't be arrested, you don't even know based on a phone call whether or not they truly "own" the debt, or if they just got your name off of a mailing list and legally have no right to collect (meaning instead of being a debt collector, they could be a 100% scammer).

If you would like to pay the debt I'd recommend that you do so by contacting the loan company directly. There is a 3 year statute of limitations on how long you can be sued for a debt, and debts such as this generally age off your credit report after 7 years.

Do you have a legal question that you'd like to see answered here? E-mail it to jamesnell@snelllaw.com. If your question is used you will receive a \$25 Starbucks gift certificate. This month's question comes from Doug in Spartanburg. •

Referrals Accepted

One of the biggest compliments we receive from our current and former clients are the referrals. Referrals make up the biggest part of our business, and we appreciate all of them. Just so you know, our lawyers regularly practice in the following areas:

Injury Law: including Workers' Compensation, Car Accidents, Medical Malpractice, Slip & Falls, Dog Bites, and Wrongful Death

Criminal Defense: including DUI, CDV, Child Abuse, Misdemeanor & Felony Defense Drug Possession, and Federal Crimes.

Litigation: we accept select civil litigation matters including the prosecution or defense of cases pending in South Carolina State or Federal District Courts.

Appeals: Jim Snell is admitted to practice in all appellate courts, including the United States Supreme Court.

Also we assist clients with adoption law, uncontested divorce, and name changes.

For other matters (bankruptcy, real estate closings, disability, employment law, etc.) we are happy to refer you to the best attorneys we know. Feel free to give us a call to let us know how we can help you. •



ARRETE!
C'EST ICI L'EMPIRE DE LA MORT

Jim & Lee Snell's Trip to the Catacombs of Paris

This past June, Jim & Lee Snell toured the Catacombs of Paris. The Catacombs (or *L'Ossuaire Municipal* in French) have been open to the public since 1874. They contain the final remains of approximately six million people.

The trip to the Catacombs begins by going down 130 steps. You enter the Catacombs through a doorway warning "Arrête! C'Est Ici L'Empire De La Mort" which means "Stop! Here lies the Empire of Death".

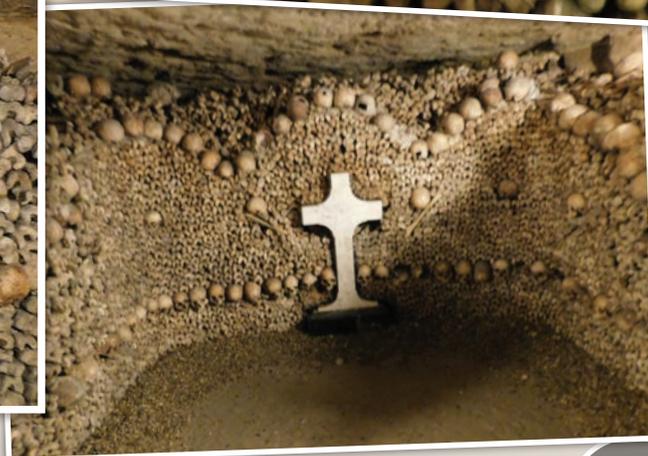
Femurs (leg bones) are used to build up walls behind large open areas in which the bones are piled up. In total there are over one billion bones contained. The bones are stacked up over six feet high, and they will go back as far as you can see. In many areas the front "bone wall" is decorated in Victorian style with skulls making the shape of hearts or crosses.

Needless to say, we have nothing like this in America. Although Lee was in a hurry to complete the tour (in total it takes about 45 minutes), they both considered it to be one of the highlights of their trip.

Visiting Paris? The Catacombs are open daily from 10am to 8pm and are located at 1, avenue du Colonel Henri Rol-Tanguy. Special free gift – the first two newsletter subscribers who e-mail jamesnell@snelllaw.com with the subject "Paris Catacombs" will receive a free DVD copy of the 2014 horror movie "As Above, So Below." This movie was filmed on location in the Catacombs, and shows the exact locations Jim & Lee visited. Perfect for watching on Halloween night! ●

October 2015 - Events and Observations

- October 5**
Frank Bishop's Birthday
- October 12**
Columbus Day
- October 16**
National Boss's Day
- October 30**
Hugh Rogers Birthday
- October 31**
Halloween





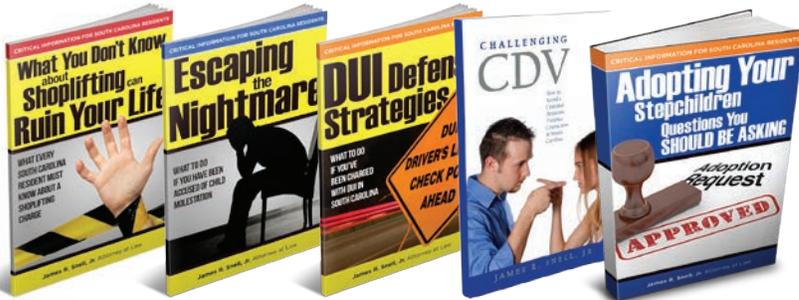
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Charitable Contribution of the Month:

We are pleased to announce that the Law Office of James R. Snell, Jr., LLC, will be sponsoring a hole at the upcoming "Captain's Choice" golf tournament to benefit the Lexington county Sheriff's Department Foundation. The tournament will be held on November 9, 2015, at the Country Club of Lexington.

The stated mission of the Lexington County Sheriff's Department is to improve the quality of life for the citizens of Lexington County and to preserve the professional standards and safety of the employees of the Sheriff's Department through active citizen involvement. The Foundation is a registered 501c3 non-profit organization.

Procedures from our sponsorship and the Tournament will be used to provide equipment and training for the Sheriff's Department above-and beyond what is currently being provided by taxpayers.

