



Paintballs & DUI

A man from Washington was arrested after shooting paintballs at a neighbor's car, according to the 11 Alive news website. He reportedly told police that he was trying to prevent the neighbor from driving drunk. We recommend finding a designated driver!

February Issue 2009

Free Prescription Discount

Rx Discounts Offered to Douglas County Residents With Little or No Prescription Insurance

Douglas County is offering free prescription discount cards to area residents who have limited or no insurance for prescriptions, according to the Celebrate Douglas County website. Those with no prescription insurance as well as senior citizens on Medicare or Medicaid can obtain the card at no cost without having to register, enabling them to purchase certain prescribed drugs at a discounted rate. Ranging from five to forty percent, the discounts apply to the drugs created by participating pharmaceutical companies. While the card is not a form of prescription insurance, it is a simple way to obtain needed medicines at a lower cost, especially since family members do not require separate cards: one card can be used for an entire family.

According to the website, the card is accepted by all major pharmacies, such as CVS, Rite-Aid, Target, Wal-mart, Kroger, and Publix. If you are interested in using the card for a certain medicine that is not covered by the discount card, you can ask your physician or pharmacist to substitute that medicine with a drug that is discounted.

Local residents interested in obtaining a prescription discount card can contact the Douglas County Department of Communications and Community Relations at 770-920-7593 or email dctv23@co.douglas.ga.us with their name and mailing addresses. Cards will be sent to each qualifying resident via U.S. Mail. To read more about the discount, visit www.celebratedouglascounty.com; scroll over "Programs," and select "Prescription Discount Program."

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2009 Ushers in New GA Laws & Insurance Changes

The year 2009 is here and already full of changes for the nation. Of the many changes occurring in the state of Georgia this year, we highlight two of them: bus safety laws and insurance plans. In the rest of this issue, you will find information about ways to obtain medical treatment and prescriptions in the absence of insurance, local activities to enjoy, proposals regarding cell phone use while driving, and a testimonial from a fellow client.

Bus Safety at Railroad Crossings

A new law took effect in Georgia on January 1, 2009, concerning school bus safety around railroad crossings. Under the new law, local school districts must inform the state Department of Transportation of any rail crossings (on school bus routes) that lack active warning devices such as lights, warning bells, or automated control gates. The DOT will then upgrade the railroad crossings listed by the school districts by installing the proper devices. Until such upgrades are complete, the law requires school districts to make attempts to reroute buses in such a way that would minimize the number of routes that cross the dangerous railroad tracks.

Insurance Changes & Debates

Another area of discussion in the state of Georgia for 2009 deals with changes in health insurance plans. According to Sheila Parker of the Savannah news website, WSAV, health insurers are signing up more Georgia residents to high deductible health plans and health savings accounts, which results in tax breaks for the health insurers. Those who support high deductible plans assert that the new trend will lower health plan prices by creating more competition, but critics believe the change will be enjoyed by insurance companies but fail to benefit

those on the plans.

Georgia Insurance Commissioner John Oxendine critiques another insurance change this year, claiming that a new law offering increased coverage will result in many people paying higher car insurance premiums than they intend to pay. In short, the law gives insured car accident victims who are not at-fault the option of receiving their own full coverage along with the minimum



School bus routes may change to avoid unsafe railroad crossings.

coverage of the at-fault driver. In the past, the minimum coverage could not be added to the amount allotted by the insurance company offering the maximum coverage. While

Oxendine supports this change in general, agreeing that more coverage is a good thing, he fears that many consumers will receive such coverage by accident and end up spending more on insurance than they wish to pay. The way the law is written, consumers have to send a form back to their insurance companies to "opt out" of the enhanced coverage, meaning if they forget to mail the form or misunderstand what to do, they will be automatically signed up for the extra coverage. Oxendine views this automatic "opt in" as the government's way of forcing the new plan on consumers, leaving some of them "stuck" with something they never chose in the first place.

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TESTIMONIAL: Client Who Didn't Trust Lawyers Speaks Out

After being severely rear-ended which broke my seat back, I was quite surprised when told in the emergency room that my pain was "nothing serious: go home and rest. It will be fine." I began to work with the insurance company on my own but was treated as if I were an idiot. A very close friend of mine and former client of Mr. Murphy spoke quite highly of his relaxed demeanor but aggressive handling of his case in which he received an incredible settlement. As Mr. Murphy suggested further testing on my back, I discovered the simple tests performed by the emergency room were not capable of detecting the type of damage I sustained in the accident. As a result of his guidance and knowledge, I now have received proper treatment and far more from the insurance company than I thought possible. Having told Jim how little trust I have in lawyers, I have to say that he made no promises he didn't keep and even exceeded all my expectations . . . I thoroughly trust and like one lawyer now. - Scott D.



The Injury Specialists provides medical treatment for accident victims with limited or no health insurance.

The Injury Specialists: Treatment Without Health Insurance

We often have clients who have been injured in car accidents or at work and do not have health insurance to help pay for their medical bills. Since we have become a part of The Injury Specialists, we have been able to assure clients that they can receive the best medical treatment on a lien basis, meaning that payment for treatment can be made out of their settlements with no up-front or inflated interest costs.

The Injury Specialists is a program unique to Georgia that was developed by doctors in order to ameliorate some of the problems of our health care system. The program unites physicians and attorneys in caring for injured patients and clients. In the past, clients with limited or no health insurance often faced difficulty finding a medical provider to agree to treat them, even though the accidents that led to their injuries were not their fault. All the centers in The Injury Specialists program, however, treat patients on a lien basis and offer quality services for the treatment of a range of patient injuries, from soft tissue cases to complicated surgeries.

Providers in The Injury Specialists network offer the following services, among others: MRI (Magnetic Resonance Imaging), CT (Computed Tomography) scans, Ultrasound, nerve blocks, epidurals, neurostimulators, facet injections, discograms, anesthesia, professional reports, and offices that are open six days

per week. Locations of providers include Atlanta, Douglasville, Carrollton, Dallas, Hiram, Jonesboro, Riverdale, Decatur, Stockbridge, Macon, Sandy Springs, Kennesaw, Newnan, Peachtree City, and many other Georgia cities. The Douglasville

"In the past, clients with limited or no health insurance faced difficulty finding medical providers to treat them, even though the accidents that led to their injuries were not their fault."

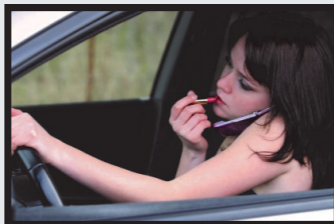
location is the Douglasville Wellness and Chiropractic Center, with chiropractor Rosemarie Russo, D.C., who is affiliated with

local physician Vincente Galan, M.D., an anesthesiologist and pain management specialist at Riverdale Anesthesia Associates. To access and review the website of Dr. Rosemarie Russo, visit www.douglasvillewellness.com.

If you have been injured in an accident and want to ensure that you are given the best medical treatment as well as compensation for your injuries, please feel free to call us at 770-577-3020. We will gladly answer any questions you may have for free. If a friend or loved one has sustained injuries in a car accident, truck accident, bicycle or pedestrian accident, or work-related accident, please feel free to refer him or her to us. We offer a free consultation.

Ban Cell Phone Use While Driving?

The National Safety Council has taken the "distracted driving" debate into its own hands, according to the 11 Alive news website. While other groups have proposed that drivers use hands-free devices or only ban cell phone use while driving for teens, the Council hopes to ban cell phone use behind the wheel completely. The District of Columbia and six states have banned the use of hand-held phones on the roadway: California, New Jersey, Utah, Connecticut, Washington, and New York. D.C. also joins seventeen other states in restricting cell phone use for teen drivers. Although a total ban across all 50 states could potentially take years to accomplish, the



Those accustomed to using cell phones while driving may be forced to stop road calls altogether.

congressionally chartered Safety Council will not lessen its efforts to ensure safer roadways across the nation. The group advises businesses to prohibit their employees from using cell phones on the road for work-related calls and sees distracted driving due to cell phone use as a similar act to drunk driving. President and Chief Executive of the Council Janet Froetscher says that the risk of a traffic accident increases fourfold when a driver talks on the phone.

If you have been injured in an accident due to someone else's negligent driving, please feel free to call us at 770-577-3020.



Exciting Area Activities

From snow days to Valentine's Day, this winter is full of activities to enjoy with those you love. Whether you're a senior citizen looking for exciting things to do in the area or a proud parent looking for new adventures to explore with your kids, February offers something for everyone nearby.

Snow Mountain

If you're from the metro Atlanta area, you may have visited Stone Mountain Park in the past and climbed the mountain, watched the laser show, or taken part in summer activities. This year, however, you have an opportunity to try something new: snow tubing! Atlanta's Stone Mountain has created its own winter wonderland called Snow Mountain, a snow park with

a 30,000 square foot play area and 400' hill for tubing. This family attraction even includes a play zone for your youngest family members!

The mountain's snow machine generates over 200 tons of fresh snow each day, and a "SnoLift" transports tubers up the hill for ride after ride. When it's time for a break, visitors can watch tubers from the "SnoDeck" or sip coffee and other hot drinks at a "HotSpot." At "SnoFire Point," a bonfire is available for roasting marshmallows and making S'mores. In the "SnowZone," kids can explore three different play areas: Igloo City lets children build forts and dig tunnels; Snowman Valley includes materials for making the snowman kids dream of, and the Snowball Shootin' Gallery allows kids to shoot snowballs at various objects.

Snow Mountain is open Fridays through Sundays until March 1, 2009, and advanced reservations are recommended. The cost of admission is \$25.00 per person, which includes a two-hour tubing session along with access to all of the other snowy play areas. For special offers and more information, visit www.snowmountainpark.com.

Douglas County Events

If you're not a fan of cold weather and snow, other area events can keep you and your children busy. On the evening of February 13, Deer Lick Park is hosting a

Valentine's Dance for girls ages 12 and under. The "Fairy Princess Ball" is scheduled from 7:00 p.m. to 10:00 p.m., and those wanting more information can call Tanya Jackson at 770-920-7129 or email her at tjackson@co.douglas.ga.us.

Senior citizens have their own dance to attend, as well. On Valentine's Day, February 14, the Sweetheart Dinner and Dance is scheduled from 6:00 p.m. to 10:00 p.m. at the Woodie Fite Senior Center. The event includes a buffet dinner followed by a dance and costs \$10.00 per person. Tickets must be purchased by February 1 at the Senior Center. For more information, contact Rhonda Case at 678-626-5630 or rcase@co.douglas.ga.us.

For teens ages 13 to 15, the Deer Lick Park Activity Center will host a "Gym and Swim" night on February 6 and again on February 20. The event, which takes place from 6:00 p.m. to 11:00 p.m., includes pizza/dinner, games in the Deer Lick Gym, and a trip to the Aquatic Center for swimming. Cost is \$25.00 per person. Contact Tanya Jackson for details.

Whatever event you choose, we hope you have a wonderful time enjoying local activities with your family and friends. We at Murphy & Associates hope you have a safe, fun, and happy month this February!

GOLD IN YOUR OWN BACKYARD: A Local Sight That Will Enrich You— With History

Looking for a rich taste of history to enjoy with family or friends? Go for gold! Perhaps you guessed it from the city's name ("Villa Rica" translates as "rich city")—Villa Rica is the site of the first gold rush in the state of Georgia. At Pine Mountain Gold Museum in Stockmar Park, you and your family can pan for gold and gems, visit the 50-seat theatre for a 20-minute documentary on Villa Rica's history as a mining town, enjoy over 3 miles of walking trails, and eat outdoors under the covered picnic pavilion. The museum is the site of West Georgia's only authentic gold stamp mill dating to the 19th century. Hours are Monday through Saturday from 10:00 a.m. to 4:00 p.m. For more information, call 770-459-8455 or (toll free) 1-866-514-6536. You can also visit the museum's website at www.pinemountaingoldmuseum.com.