



**Harville Law Offices, PLLC**  
 2527 Nelson Miller Pkwy, Suite 102  
 Louisville, KY 40223  
**(502) 245-2333**  
[harvillelaw.com](http://harvillelaw.com)



**Harville**  
 LAW OFFICES, PLLC

## The Louisville Accident Lawyer Journal

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OVER 30 YEARS EXPERIENCE

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- We meet with our  
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- We want you to  
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it applies to your case
- We will keep you  
informed and guide  
you every step of the  
way

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# The Parable of the Nagging Widow

One of my favorite parables from the Gospels is from Luke 18:1-6, because it sums up perfectly what I spend much of my time doing as a lawyer in private practice. For this particular parable, I like the Revised Standard Version (RSV):

**18 And he told them a parable, to the effect that they ought always to pray and not lose heart. 2 He said, "In a certain city there was a judge who neither feared God nor regarded man; 3 and there was a widow in that city who kept coming to him and saying, 'Vindicate me against my adversary.' 4 For a while he refused; but afterward he said to himself, 'Though I neither fear God nor regard man, 5 yet because this widow bothers me, I will vindicate her, or she will wear me out by her continual coming.' 6 And the Lord said, "Hear what the unrighteous judge says."**

Note that the judge in this parable is not supposed to be God. Quite the contrary, Jesus describes the judge as "unrighteous" who "neither feared God or regarded man." The judge doesn't give a flip about this woman. The only reason

he finally gives in and grants her the relief she wants is because she is bugging the living crap out of him and he wants to get her out of his hair. Jesus's point in verses 7 and 8 is that if an unrighteous judge who doesn't care about anybody will eventually cave in to get rid of the nagging widow, then God will surely answer the persistent prayers of his people.



This is exactly what I face every day in my practice. I have even told some of my clients that what I really do for a living is that I am a professional "nagger." And the people I nag every day, for the most part, are pretty much like the judge in the parable. They don't know me or care about

me or my clients. They have no fear of me. I'm talking mainly about medical records clerks, doctors' staffs, and insurance adjusters. I am constantly hounding them to send me medical records, or provide me with a narrative report, or respond to me about settling a case. It is extremely rare for anyone to get back with me after the first try. Usually it takes at least 3 or 4 tries to get a response, after persistently badgering them with telephone messages, e-mails with read receipts marked "high importance," and even some saber-rattling when dealing with insurance companies. But that's what it takes to represent my clients. I have to bother them so much - politely, of course - that they will eventually get tired of me and give me what I want to go away.

I think that was the most surprising thing to me when I started out as a young lawyer. If you're not proactive and not willing to annoy someone to death to serve your clients, you're not doing your job. And that's what we do every day.

• BDH

## Why a Newsletter?

We hope you will find this newsletter to be entertaining and informative. We thought it would be a great way to stay in touch with people who have had a relationship with our firm. We care about the people we have helped and we want you to know that our relationship with you is very valuable to us, even if your case is over.

The reason you are receiving this newsletter is because you are an existing or past client of our firm, or you have contacted us about prospective representation. For this reason, this newsletter is not considered to be an "advertisement" under Kentucky Supreme Court Rule 3.130-7.02 (1)(h). (But this doesn't mean you can't give it to someone you

know!)

We hope to share a little more about who we are and what we do, and not just in our law practice. We would love to hear from you if you like our newsletter!

Our best to all of you!

Brad Harville Dana Skaggs

BRADLEY D. HARVILLE LAW OFFICES PLLC

## 20 Questions about Kentucky No-Fault

The key to understanding how the legal and medical system works in personal injury cases resulting from motor vehicle accidents in Kentucky.

## Current Trends - New Taxes on Services

In case you weren't paying attention, the last session of the Kentucky legislature passed a new 6% sales tax on certain services. As of July 1 you will notice an extra tax bite on certain things that weren't taxed before.

From [kentucky.com](http://kentucky.com), here's a run-down:

The big ticket item is that you now have to pay sales tax every time you take your car in for service. As if you already didn't get gouged enough. Some budget experts have estimated it could bring the state about \$288 million a year.

Other big services include taking

your small animals, like cats and dogs to the vet or getting them groomed. This does not include vet services for horses and cattle. I guess those poor people who own thoroughbreds can't afford it.

The law also covers services often used by rich people, such as landscaping, golf courses, country clubs, limousines and non-medical diet and weight reduction centers (curious, since lower-income people tend to be at greater risk of obesity).

Also included are bowling lanes, dry cleaning, and fitness and recreation centers. It's not clear if

this includes non-profit gyms, like the YMCA. The biggest mystery is "personal care services," which appear to be tanning salons.

Also included are janitorial services, industrial laundry services, and linen supply companies.

The new tax also extends to overnight trailer campgrounds, movies, plays, concerts and sports events. However, the language of the bill excludes race tracks, historic sites and county fairs. Again, we wouldn't want those poor people sitting in their boxes at Churchill Downs to have to pay sales tax on their \$11 mint juleps.

## Advice Column - Sunburn Remedies

If you forget the sunscreen and pay the price, here are some tips from [cosmopolitan.com](http://cosmopolitan.com):

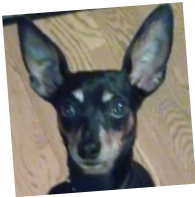
1. Fill a spray bottle with equal parts apple cider vinegar and water to instantly relieve the pain.
2. Apply cold yogurt on your burn for 10 minutes to help your sunburned skin heal.
3. Sprinkle cornstarch on yourself or your sheets to ease the pain while sleeping.
4. Take an oatmeal bath to soothe itchy skin.
5. Spread a thin layer of raw honey

on the affected area to help reduce infection.

6. Lather your skin with a milk-based lotion on your sunburn to keep your skin moisturized.
7. Wear loose clothing while your skin is healing.
8. Chill your aloe vera gel in the refrigerator to bring down your skin's temperature and help prevent your skin from peeling.
9. Pour aloe vera gel into an ice cube tray and freeze it over night to make extra-soothing aloe cubes.
10. Soak a small washcloth in a pot

of cooled black tea and dab it on your sunburn to relieve some of the sting.

11. Crush aspirin into a powder and add a bit of water to create an anti-inflammatory paste.
12. Lay a baby wipe on top of your sunburn to temporarily cool the area.
13. Drink lots of water and take ibuprofen to reduce pain and swelling.
14. Add some baking soda to lukewarm bathwater to soothe uncomfortable skin.



Casey's Kentucky Trivia Question:  
Cynthiana, Ky. is home to the world's largest manufacturer of what product?

- A. Swimwear
- B. Post-It Notes
- C. Grass seed
- D. UK Basketball Memorabilia

Be the first person to answer correctly by sending an e-mail to [bdh@harvillelaw.com](mailto:bdh@harvillelaw.com) and we'll mail you a \$5 Starbucks gift card!



Kobe

## Favorite Pet of the Month

Meet Kobe! Kobe is a 6 year old Spitz/Husky mix. Kobe is sweet, great with other dogs and children, but likes his own space. He would do best in a home that has a back yard that is fenced in. Kobe likes to play with stuffed animals but does not chew them up. He is house trained, voice command trained and hand signal trained. He knows sit, stay, down, shake.

If you would like to make Kobe a part of your family, fill out an application at [www.barktownrescue.org](http://www.barktownrescue.org).

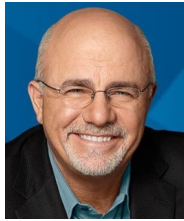
Are you a pet lover? We are!

Dana Skaggs serves on the Board of Directors of [Barktown Rescue](http://BarktownRescue.org). Brad and his family love pets, too!

If you want to tell us about your pet(s), send an e-mail to [bdh@harvillelaw.com](mailto:bdh@harvillelaw.com) with a photo and we'll try to put this in a future issue!

# Dave Ramsey is Wrong About UM/UIM Coverage

Let me first say this about Dave Ramsey: I am a huge fan. When my oldest son got his first job, I bought him *Dave Ramsey's Complete Guide to Money*. Everyone who works for a living should read it.



But, Dave Ramsey is dead wrong when it comes to buying UM/UIM insurance on your car.

Before I get to that, let's first take a look at what Dave says about liability insurance.

Dave's [website](#) says you should buy a lot of liability insurance to protect you if a claim is made against you as a result of an accident. I

agree if you have significant assets to protect. However, someone who is "judgment-proof," i.e. has no significant assets, can probably get away with minimum limits - except if you buy minimum limits for liability insurance, then you can't buy higher limits for uninsured (UM) and underinsured (UIM) insurance. For that person, I think UM and UIM insurance is *more* important than liability insurance.

When it comes to UM and UIM insurance, Dave's website says that UM insurance covers medical expenses from a hit-and-run driver or a driver who's uninsured, and UIM insurance covers you when you're in an accident caused by a driver whose insurance coverage falls below the state's re-

quired minimums. That's not exactly right. Both UM and UIM insurance cover more than just medical expenses, and UIM provides coverage over and above the other driver's insurance.

Dave then says if UM and UIM coverages aren't required by your state, they're likely not something you need to add to your auto insurance policy if you already have health insurance and collision coverage in place. Wrong, wrong, wrong! These coverages are just as important to protect you from financial disaster if you are seriously injured in an accident with an uninsured or underinsured driver. You must buy as much of this insurance as you can afford, equal to the amount of liability insurance you carry.

## Stupid-Easy Recipe of the Month

### Peach Cobbler

Nothing better than Georgia peaches in season this time of year! Here's a great dessert recipe:

Ingredients:

- 3-4 cups of fresh peaches (peeled, pitted & sliced)
- 1 ½ cups of sugar, divided
- 1 cup flour
- 1 teaspoon baking powder
- ¼ teaspoon salt
- ½ cup butter

- 1 teaspoon of vanilla
- ½ cup milk
- ½ cup water

Preheat oven to 350. Spray a 9x13 baking dish, then line with sliced peaches.

Combine ½ cup sugar, flour, baking powder, salt, margarine, vanilla, and milk until smooth. Pour over peaches. Combine 1 cup sugar with water. Pour over batter. Bake for 1 hour or until golden. Cinnamon, ice cream or whipped cream

optional. TIP: Peaches are much easier to peel if you place them in boiling water for 30 seconds to 1 minute then run them under cold water. Enjoy!



*A delicious  
summertime  
treat!*

## Daniel Boone's Last Ky. Log Cabin

Recently, on a lark, Mary and I decided to spend a Friday night at Forest Retreat B&B in Nicholas County, Kentucky, northeast of Lexington. We enjoy history, and this amazing home was built by Ky.'s 10th governor, Thomas Metcalf. Talk about getting away from it all. We had a great time! But I think the most surprising discovery on our weekend getaway came the next morning. Our super-nice hostess, Allysha, was telling us about places of local interest, and



Mary in front of Daniel Boone's cabin!

she mentioned that Daniel Boone's last log cabin in Ky. was just across the road. At first we weren't sure we could find it. We literally drove down a gravel road into a field until we had to leave the car and go on foot. Sure enough, there it was, just over a ridge. This thing has been sitting there since 1795, when Boone built it! He left in 1799 when he decided to move to Missouri.

To read more, check out this link:

<https://carlisle-nicholascounty.org/boones-cabin>



Anchorage Office Plaza  
2527 Nelson Miller Parkway  
Suite 102  
Louisville, KY 40223

Phone: 502-245-2333  
Fax: 502-245-2399

**We want to help you secure the best possible outcome out of a difficult situation that you wish had never happened. If you have been injured, our goal is to obtain maximum recovery in the shortest amount of time it takes to get your case resolved.**



E-mail: [bdh@harvillelaw.com](mailto:bdh@harvillelaw.com) [dts@harvillelaw.com](mailto:dts@harvillelaw.com)

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## Fireworks and the 4th of July

From [boston.com](http://boston.com), here's the history behind fireworks and the 4th of July: Planning on enjoying fireworks this Fourth of July? Thank America's first veep: John Adams.

The Boston-born Founding Father, who would later serve as the country's second president, was the one who spurred the idea to light up the skies each Independence Day.

A day after the Continental Congress voted for independence on July 2, 1776 — yes, July 2 — Adams wrote a letter from Philadelphia to his wife back home in Boston commemorating the day. His letter to Abigail Adam, dated July 3, 1776, read in part:

But the Day is past. The Second Day of July 1776, will be the most memorable Epocha, in the History of America.

...

I am apt to believe that it will be celebrated,



by succeeding Generations, as the great anniversary Festival. It ought to be commemorated, as the Day of Deliverance by solemn Acts of Devotion to God Almighty. It ought to be solemnized with Pomp and Parade, with Shews, Games, Sports, Guns, Bells, Bonfires and Illuminations from one End of this Continent to the other from this Time forward forever more.

The Declaration of Independence was transposed on the next day, which we now celebrate.

Adams's wish took effect the next year, with illuminatory celebrations in Boston and Philadelphia on July 4, 1777, according to American University professor James Heintze, who compiled a massive historical account of the Fourth of July.

To commemorate the country's first birthday, Col. Thomas Crafts — one of the Sons of Liberty and a Tea Partier before it was cool — lit off fireworks and shells over Boston Common.

Meanwhile in the nation's then-capital Philadelphia, the celebration began with ships parading down the Delaware River, firing their cannons 13 times in honor of the original Thirteen Colonies.

After an "elegant dinner" prepared for members of Congress, in which "each toasts [sic] was followed by a discharge of artillery and small arms, and a suitable piece of music," the night ended with the ringing of bells and "a grand exhibition of fireworks."

Heintze quoted a local newspaper that reported, "the face of joy and gladness was universal."

In 1783, Boston became the first city or town to designate the Fourth of July an official holiday.

Needless to say, Adams's wishes for pomp, parade, shows, games, sports, guns, bells, bonfires, and illuminations have been satisfied ever since.