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Harville  
LAW OFFICES, PLLC

## The Louisville Accident Lawyer Journal

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OVER 30 YEARS EXPERIENCE

We gladly accept  
and appreciate  
your referrals

- We are counselors, not just attorneys
- We meet with our clients personally - not caseworkers
- We want you to understand how the legal system works as it applies to your case
- We will keep you informed and guide you every step of the way

### Why a Newsletter?

You are receiving this newsletter because you are an existing or past client of our firm, or have contacted us about representation. For this reason, this newsletter is not an "advertisement" under Ky. Supreme Court Rule 3.130-7.02(1)(h). It is our way of staying in touch with people who have had a relationship with our firm. We care about the people we have helped and want you to know your relationship is valuable to us, even after your case is over. We hope you find it entertaining and informative, and would love to hear from you if you enjoy it! Our best,  
Brad Harville  
Dana Skaggs

# This, Too, Shall Pass

Congratulations to you for reading this! You are the progeny of many generations who have survived countless difficulties over the centuries to bring you to this moment in time in your life. And you, too, will survive the current crisis and live to tell about it to future generations.

Not that any of us are feeling real great about it, but I think it helps to be reminded that we are a resilient people who have always survived and thrived, despite whatever calamities have come our way.

For each generation, it is a little different. For my parents, it was The Great Depression and World War II. You watched every penny. You didn't let anything go to waste. You trusted the government.

Up to now, in my lifetime, it has been Vietnam, Watergate, 9-11 and the 2008 recession. Among those, Vietnam and 9-11 are probably the most distinct from anything Americans had ever before experienced. There were political scandals before Watergate, and economic downturns before 2008; but before Vietnam, America had never gone to war and lost, and before 9-11, had never experienced attacks of that scale on civilian targets.

And now, we have the Great Coronavirus Pandemic of 2020, which is unlike anything that Americans alive today have ever seen. While Americans have

experienced disease outbreaks before (see page 2), the only thing comparable to the current situation is the

Spanish Flu outbreak of 1918-1919, over 100 years ago, which was before my parents were ever born.

This is what I find unifying about this crisis. I've never seen anything like it. Neither have my two grown sons. Neither has anyone else in the entire USA. We are all dealing with this same thing that no one in this country has ever seen before.

But it's tough on Americans. We're not used to having our freedoms curtailed. We're used to being free to go and do whatever we want to do. A country like Communist China may be able to effectively impose martial law to enforce stay-at-home restrictions, but not here.

The way we go about fighting this goes against our instincts as well. When Japan attacked Pearl Harbor, we declared war. After 9-11, we declared war. When we get attacked, we go on the offensive.

But we can't do that against this thing. We can't blow it up. We have to agree to voluntarily restrict our freedoms and our movements to prevent this thing from spreading among us. That goes against the fiber of our beings as Americans, which is the hardest thing about it.



Home Sweet Home!

But that's what we have to do.

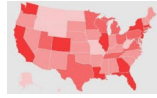
I do think Gov. Beshear has done a good job for our state during this time. He has been more proactive than his counterparts in the states that border Kentucky, and this is reflected in the percentages of the affected populations. As I calculate the percentage of confirmed cases vs. the state population, as of April 1, I come up with the following figures: 1) KY - .0154%; 2) IN - .0412%; 3) OH - .0218%; 4) WV - .0107%; 5) VA - .0193%; 6) TN - .0447%; 7) MO - .0272%; and 8) IL - .0551%.

What do these figures tell you? That we appear to have a lower infection rate than any of our bordering states except for West Virginia. Of course, the actual number of cases is going to be higher than the confirmed number of cases, but still, the difference appears to be significant.

I do want everyone to know that we are still at our office working on your cases during this time. We work in a very low risk environment, and most of our work involves telephone calls, e-mails, etc. We are set up to handle any situation remotely. Our courts are closed as far as any non-emergency hearings go, but we can file anything we need to electronically. So I want to assure you that our work for you is still going on.

This, too, shall pass. In the meantime, hang in there! • BDH

# THE HISTORY OF DISEASE OUTBREAKS IN THE USA



From [Healthline.com](https://www.healthline.com), this 2016 article recounts “The Most Dangerous Epidemics in U.S. History” preceding the current pandemic:

## 1633-1634: Smallpox from European settlers

Smallpox came to North America in the 1600s. People had symptoms of high fever, chills, severe back pain, and rashes. Starting from the Northeast, smallpox wiped out entire Native American tribes. Over 70 percent of the Native American population dropped. In 1721, 844 of the 5,889 Bostonians who had smallpox died from it. In 1770, Edward Jenner developed a vaccine from cowpox.

## 1793: Yellow fever from the Caribbean

Philadelphia was once the nation’s capital and its busiest port. One humid summer, refugees leaving a yellow fever epidemic in the Caribbean Islands sailed in, carrying the virus with them. Yellow fever causes yellowing of the skin, fever, and bloody vomiting. Five thousand people died, and 17,000 fled the city. A vaccine was developed in 1953.

## 1832-1866: Cholera in three waves

The United States had three serious waves of cholera, an infection of the intestine, between 1832 and 1866. The pandemic began in India, and swiftly spread across the globe through trade routes. New York City was usually the first city to feel the impact. An estimated two to six Americans died per day during the outbreak. The last outbreak in the United States was in 1911. Cholera still causes nearly 130,000 deaths a year worldwide, according to the CDC.

## 1858: Scarlet fever also came in waves

Scarlet fever is a bacterial infection that can occur after strep throat. Like cholera, scarlet fever epidemics came in waves. During the 1858 epidemic, 95 percent of people who caught the virus were children. There is no vaccine to prevent strep throat or scarlet fever. Doctors typically treat scarlet fever with antibiotics.

## 1906-1907: “Typhoid Mary”

One of the biggest typhoid fever epidemics of all time broke out between 1906 and 1907 in New York. Mary Mallon, often referred to as “Typhoid Mary,” spread the virus to about 122 New Yorkers during her time as a cook on an estate and in a hospital unit. About five of those 122 New Yorkers passed away from the virus. Annually, 10,771 people passed away from typhoid fever.

Medical testing showed that Mallon was a healthy carrier for typhoid fever. Typhoid fever causes sickness and red spots to form on the chest and abdomen. A vaccine was developed in 1911, and an antibiotic treatment became available in 1948.

## 1918: “Spanish flu”

This mutating influenza virus actually doesn’t come from Spain. It circulates the globe annually, but seriously affected the United

States in 1918. The flu would return later in 1957 as the “Asian flu” and cause nearly 70,000 deaths before a vaccine became available.

Influenza strains mutate every year, making last year’s vaccinations less effective. It’s important to get your yearly vaccination to decrease your risk for the flu.

## 1921-1925: Diphtheria epidemic

Diphtheria peaked in 1921, with 206,000 cases. Diphtheria causes swelling of the mucous membranes, including in your throat, that can obstruct breathing and swallowing. Sometimes a bacterial toxin can enter the bloodstream and cause fatal heart and nerve damage. Today more than 80 percent of children in the United States are vaccinated. Those who contract the disease are treated with antibiotics.

## 1916-1955: The peak of polio

Polio is a viral disease that affects the nervous system, causing paralysis. It spreads through direct contact with people who have the infection. The first major polio epidemic in the United States occurred in 1916 and reached its peak in 1952. Of the 57,628 reported cases, there were 3,145 deaths. Dr. Jonas Salk developed a vaccine in 1953.

## 1981-1991: Second measles outbreak

Measles is a virus that causes a fever, runny nose, cough, red eyes, and sore throat, and later a rash that spreads over the whole body. It’s a very contagious disease and can spread through the air. In the early 20th century, most cases involved children, due to inadequate vaccination coverage. The United States experienced another outbreak of measles in 2014 and 2015. The CDC reported that this outbreak was identical to the measles outbreak in the Philippines in 2014. Measles can be prevented by an MMR (measles, mumps, rubella) vaccine.

## 1993: Contaminated water in Milwaukee

One of Milwaukee’s two water treatment plants became contaminated with cryptosporidium, a parasitic disease that causes dehydration, fever, stomach cramps, and diarrhea. About 403,000 became ill, and more than 100 people died, making it the largest waterborne outbreak in United States history. An estimated 748,000 cases of cryptosporidium still occur each year

## 2010, 2014: Whooping cough

Pertussis, known as whooping cough, is highly contagious and one of the most commonly occurring diseases in the United States. These coughing attacks can last for months. Infants too young for vaccination have the highest risk for life-threatening cases. Ten infants died during the first outbreak. The CDC recommends that pregnant women get a vaccination during the third trimester to optimize protection at birth.

## Current Trends in Personal Injury Law

If you are in a car wreck these days, you could be out of luck if you try calling the police to take a report. If you didn't already know, Louisville Metro Police announced on March 17 that it would no longer respond to several emergency events. In a separate e-mail, Louisville Metro Emergency Services clarified that the LMPD would not be responding to "non-injury" accidents and hit-and-run accidents, among other things. Although it is difficult to see anything positive about the current pandemic, one might be that motor vehicle accidents are down. If you've been on the roads lately, traffic issues are virtually nonexistent. With fewer

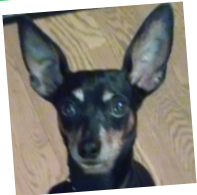
vehicles on the road, it stands to reason there will be fewer accidents. Still, it is a little unsettling to know that if you are in a crash, you may not be able to count on the police unless there are serious injuries that require an EMS run. Normally you should call the police anytime you are in a car accident, regardless of injuries. The police report contains important information, such as names and addresses of the drivers, their insurance companies and policy numbers. In most cases the report is sufficient for the insurance companies to determine fault. You need this information to make a claim against the other driver's insurance company, even if it only involves

property damage. What is more, the LMPD won't let you phone in a report. I called them, and was told you would have to the Ky. State Police's website and create a [Civilian Traffic Collision Report](#). So it is extremely important that you get as much info as you can from the other driver at the scene, and take photos of the vehicles involved. If the other driver takes off, you will need to pursue your claim with your own insurance company. Remember, in many accidents, people don't realize they've been hurt until a day or two later. Seek medical attention ASAP. And drive safe!

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.



Casey's Ky. Trivia Question: Which two schools are tied for the most Ky. high school basketball championships (6)?

- A. Louisville Manual
- B. Lexington Lafayette
- C. Louisville Male
- D. Lexington Henry Clay

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!

## Stupid-Easy Recipe of the Month

### Easy Lemon Chess Pie

You can't go wrong for an Easter dessert with this recipe:

Ingredients:

- 3 eggs, beaten
- 1 1/2 cups sugar
- Juice from 1 1/2 lemons, zest from 1 lemon
- 3 tbsp. butter, melted
- 1/2 tsp. salt
- 1 pie shell, unbaked

Combine all ingredients in a bowl and pour in pie shell. Bake at 350 for 25-30 minutes. Cool before serving. Serve with whipped cream if desired.



*A Kentucky Classic for Easter!*

## Favorite Pet of the Month

Meet the newest member of the Harville family, Jasmine! Jasmine (a.k.a. "Jazzy") is a rescue we adopted through [chihuahua-rescue.org](http://chihuahua-rescue.org). At first we thought she was a chihuahua mix, but after doing some internet research we think she is a "deer head" chihuahua, which is a type of a chihuahua as opposed to an "apple head" chihuahua.

Jasmine is around 5 years old. She weighs about 8 pounds. She came from a hoarding situation. It has taken her a few weeks to get comfortable around us, but she is gaining confidence day by day!

If you are looking for a BFF, might we suggest that you consider a rescue dog? Jasmine is so grateful for her new home!

Dana serves on the Board of Directors at Barktown Rescue. You can visit them at [www.barktownrescue.org](http://www.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!



Jasmine



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**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.**



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