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CAPPOLINO | DODD | KREBS
LLP

312 South Houston Ave.

Cameron, TX 76520

1-800-460-0606

www.IndustrialCancer.com

Important for voters to participate in fall elections

With large numbers of Americans expressing unhappiness with the nation's direction, the fall 2008 elections for president and members of Congress are shaping up to be some of the most important in recent history.

Public opinion polls are finding Americans pessimistic about many important issues ranging from the economy to the war in Iraq. Surveys are also finding voters concerned about corporate misconduct, excessive CEO compensation and HMOs denying needed medical treatment. Voters say they prefer candidates who defend the civil justice system over candidates who attack "frivolous lawsuits" and push for "tort reform."

The 2008 presidential election will be held on Tuesday, Nov. 4, but states are holding primary elections prior to that date for a variety of positions including U.S. House of Representatives and U.S. Senate seats. Heavy voter participation in the presidential primaries earlier this year indicates there likely will be an above-average turnout for the Nov. 4 election.

To vote this fall, you must be 18 years or older and a registered voter. The 1993 National Voter Registration Act—often called Motor Voter Act—simplified the process for registering to vote. The act makes it possible for you to



register to vote at the same time you apply for or renew a driver's license. You can also register at many other state offices, at armed forces recruiting offices and by mail.

There is no fee for registering to vote. Most states require voters to be registered for a certain amount of time prior to an election, so it's important to register well in advance of the next election.

A large voter turnout in this year's presidential election would continue a recent trend toward increased participation in elections. Seventy-nine percent of registered voters actually voted in the 2004 presidential election—an increase from 76 percent in 2000. However, large numbers of Americans continue to be excluded from the election process because they are not registered.

Voting is one of the most fundamental and important rights provided to American citizens. Today most Americans 18 years or older are eligible to register to vote, but that hasn't always been the case. When George Washington was elected as the nation's first president, only white men who owned land could vote.

In 1870, the 15th Amendment to the U.S. Constitution extended voting rights to adult male citizens of all races. It wasn't until 1920 that the 19th Amendment gave female citizens the right to vote. The 24th Amendment and the Voting Rights Act in 1964-65 removed a number of obstacles that were used to deny voting rights to minority citizens.

For more than 200 years, the American form of democracy has been used as a model by people of other countries who fought wars for the right to govern themselves through elections. Unfortunately, many Americans take the right to vote for granted and do not participate in the electoral process.

The late President Franklin D. Roosevelt emphasized the importance of voting when he said: "Nobody will ever deprive the American people of the right to vote except the American people themselves and the only way they could do this is by not voting."



Don't get deeper in debt trying to avoid mortgage foreclosure

With millions of families facing the loss of their homes due to the nationwide mortgage crisis, officials are warning homeowners not to fall deeper in debt by paying a company that promises to solve their problems.

Some companies are promising in television, radio and newspaper ads to immediately stop foreclosure of your home or to negotiate with your lender for better terms.

Officials at the U.S. Department of Housing and Urban Development warn that, while these may be legitimate businesses, they will charge you a hefty fee, often two or three months' mortgage payment, for information and services your lender or a HUD-approved housing counselor will provide for free.

HUD officials also warn that promises made by some companies could be scams. If any firm claims it can stop your foreclosure immediately if you sign a document appointing it to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home.

You should never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional or a HUD-approved housing counselor.

HUD maintains state-by-state lists of housing counselors approved by the agency. Visit www.hud.gov/foreclosure or call (800) 569-4287 for a list of approved counselors in your area.



HUD officials recommend that you take the following steps if you are falling behind on your monthly mortgage payments:

- ✓ **Don't ignore the problem.** The further behind you become, the harder it will be to keep your loan and your house.
- ✓ **Contact your lender as soon as you realize you have a problem.**
- ✓ **If you receive a delinquency letter from your lending company, do not ignore it.** Contact your lender immediately. Such letters may include important notice of pending legal action, and failure to open the mail will not be an excuse in foreclosure court.
- ✓ **If you feel you need outside assistance, contact a HUD-approved housing counselor in your area.** These counselors provide services free or for a modest fee.
- ✓ **Know your mortgage rights.** Find and read your loan documents so you know what your lender may do if you can't make your payments.

Look out for 'toxic toys' this holiday shopping season

With the holiday shopping season approaching, parents are likely beginning to search for toys on their children's wish lists. While nothing may seem more important than finding the perfect age-appropriate gift, it's also advisable to make sure the toys you purchase for children aren't made from materials that may be hazardous to their health.

Concerns about toy safety have surfaced in recent years, with manufacturers recalling millions of children's products because they contained lead paint, toxic softening agents and other health hazards. The numerous recalls led some states to pass laws restricting or banning use of certain chemicals in the production of toys and other children's products.

The good news? The recalls and new laws resulted in retailers across the nation tightening their standards. Several major retailers announced plans to significantly reduce the amount of lead in toys, while some manufacturers have eliminated the use of softening agents called phthalates, which tests have shown to be harmful to a child's long-term health.

Concerned parents can find out about recent safety-related toy recalls or register a complaint about an unsafe toy by calling the Consumer Product Safety Commission's hotline at (800) 638-2772 or by visiting its Web site at www.cpsc.gov.

Information about toys made with hazardous materials can be found at



www.healthytoys.org, which has a searchable database that includes more than 1,000 toys.

Driving while fatigued a common cause of automobile wrecks



It's common knowledge that driving recklessly is a factor in a number of highway deaths and that driving while under the influence is a leading cause of fatal crashes. But did you know that driving while drowsy also plays a big role in automobile wrecks?

The National Highway Traffic Safety Administration (NHTSA) estimates that more than 100,000 crashes reported to law enforcement agencies each year were primarily due to drowsiness or fatigue. What's more, those crashes result in an estimated 1,500 fatalities and 71,000 injuries each year, and the annual monetary drain is estimated to be about \$12.5 billion.

Contrary to what many believe, tired people usually can't tell that they are about to fall asleep. And when it comes to staying awake behind the wheel, such common remedies as playing the radio loudly, chewing gum, slapping yourself and sticking your head out the vehicle's window are not effective.

NHTSA says the key to avoiding driving while fatigued is recognizing the warning signs of drowsiness and taking corrective action. You should consider pulling off the road into a safe place and getting some rest if:

- You can't stop yawning.
- You have trouble keeping your eyes open and focused.
- Your mind wanders or you have disconnected thoughts.
- You can't remember driving the last few miles.
- Your driving becomes sloppy—you weave between lanes, tailgate or miss traffic signals.
- You find yourself hitting the grooves or rumble strips on the side of the road.



Exposure to asbestos, coal tar pitch creates serious health risks

Asbestos, now known to be highly toxic, was once commonly used in industrial plants and many household products. For example, aluminum companies used asbestos insulation to protect workers from the extreme heat created by that manufacturing process.

In the attempt to increase production, companies ignored the health implications of exposure to asbestos. Long after the deadly effects were discovered, many industries continued to use asbestos and cover up its dangers.

Asbestos fibers cause damage when they are inhaled. The fibers become stuck in the airways and tissues of the lungs. In the alveoli (tiny sacs for holding air in the lungs), asbestos induces the growth of scar tissue.

One of the primary diseases caused by asbestos exposure is known as asbestosis. Asbestosis occurs when scar tissue builds up and makes it difficult for oxygen and carbon dioxide to pass through the lungs. Common symptoms of the disease are shortness of breath, a persistent

and productive cough, chest tightness, chest pain and loss of appetite.

Generally, there is a latency period for the onset of asbestosis of 10-20 years after the initial exposure.

The most deadly disease caused by exposure to asbestos is mesothelioma, a type of cancer that grows on the lining of the lung, abdomen or occasionally in the lining of the heart. Possible symptoms of mesothelioma include shortness of breath, pain in the chest, weight loss, abdominal pain and swelling, bowel obstruction, blood clotting, anemia, fever, trouble swallowing, and swelling of the neck or face.

The latency period for mesothelioma is 20-50 years. Following diagnosis, the typical life expectancy is six to 18 months. However, radical surgery can extend life expectancy to several years or more in select patients.

Asbestos has also been linked to other cancers, including those of the lung, throat, stomach, mouth,

and colon cancer. Few studies suggest an elevated risk for cancers of the kidney, brain, larynx, and bladder from asbestos exposure. Unfortunately, asbestos was not the only cancer-causing product used at many facilities.

Coal tar pitch is another deadly cancer-producing product used in industrial processes, especially steel and aluminum manufacturing. It is still being used in aluminum smelter plants, coke ovens and railroad tie industries.

Coal tar pitch is also used to treat lumber, specifically utility poles.

There are persistent links between coal tar pitch and bladder, kidney and lung cancers. However, some manufacturers and plant operators still have not stopped its production or use in the workplace.

If you were exposed to asbestos or coal tar pitch, tell all your doctors about your exposure and get regular health check-ups to detect early signs of possible health problems.

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