



STAYING *in Touch*

January 2014 Newsletter | VOLUME 3 - ISSUE 1 | www.ktparkslaw.com

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Kellam's Corner



Welcome to 2014! We hope you had a happy and safe New Year's Eve. Now that the holidays are past, the firm is going full speed ahead into the new year. Our short-term admin person found a job in his field and started at the end of December - we wish Adam the very best in his new endeavor! We opened back up the employee search and expect to have secured a long-term replacement soon and introduce the newest member of our team in future issues.

Referrals continue to grow and we thank all of you for your trust in sending your friends/family to us for assistance. We also look forward to hearing from you as to new events in your life - we've received exciting news over the last few months of clients and friends having new additions to their family!

Credit Reporting



If you have unsuccessfully tried to dispute the errors on your credit reports directly with a credit reporting agency, you do have recourse. The Fair Credit Reporting Act allows you to file a lawsuit in order to have inaccurate information removed from your reports. You can be awarded actual or statutory damages and reasonable attorney's fees, depending on whether the creditors and/or the credit reporting agencies' actions were willful or negligent.

Did you know?



Disneyland uses over 5,000 gallons of paint each year to maintain its clean appearance. It also does not sell gum or unshelled nuts inside the park. Walt intended to maintain park cleanliness so that people would be too "embarrassed to throw anything on the ground."



"Our lives begin to end the day we become silent about things that matter."

— Martin Luther King, Jr.

PERSONAL INJURY

Every day we see an increasing number of people constantly connected to their phone or iPod via ear buds while walking, biking, and even driving. This is most apparent with teenagers and young adults. Wearing headphones may seem harmless enough, or even a considerate act on the user's part by not forcing everyone else to listen to their music; however, in reality it's a dangerous habit - and not just because of potential damage to your hearing. It appears that many people have forgotten their days of driver education, in which you are taught that it is illegal to drive or even bike while wearing any form of headphones. Virginia Code §46.2-1078 makes it illegal to operate a motor vehicle, bicycle, electric personal assisted mobility device, electric power-assisted bicycle, or moped while using earphones. Wearing headphones of any kind while driving is illegal because they render you unable to hear other traffic, car horns and possibly even emergency vehicles with sirens blaring. This is especially dangerous as emergency vehicles often have to go through red lights and intersections where someone else may otherwise have the right of way.

Having multiple stimuli dividing one's attention is referred to as "inattention blindness," and this distraction is intensified by the sensory deprivation caused by headphones. Your brain's attention becomes focused on the noise coming in from the headphones, to the point of ignoring other auditory and even visual information coming

in. This distraction is just as dangerous as talking on a cell phone or texting while driving. For some reason people seem to think ear buds don't count, but this isn't true. Under Virginia law, earphones are defined as "any device worn on or in both ears that converts electrical energy to sound waves or which impairs or hinders the person's ability to hear . . ." The only exception to this rule would be any type of device that enhances your ability to hear (e.g. hearing aids).

These same dangers hold true for bicyclists and pedestrians, who have a greater risk of injury because they don't have the physical protection a car provides. According to a study by the University of Maryland School of Medicine and the University of Maryland Medical Center in Baltimore, the number of pedestrian injuries related to headphone use has increased 300% in the past six years, and 70% of those people died as a result of their injuries. Most happened in urban areas and a majority of the victims were males under thirty. Even though the researchers admit there were limitations to this study, it's still an alarming trend. Taking every possible precaution and being aware of your surroundings, whether you are walking, biking, or driving, is extremely important in order to prevent serious injury. Even though pedestrians have the right of way in most cases, in the end being "right" is little comfort when someone is injured or killed.

We welcome your referrals!

We value all our clients. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. We want to thank you for your referrals and for coming back to us when we can be of service.



Deb Dishes:

It's really Winter now and time for what I call "bowl dinners." Soups, stews, chilies and the like. We have several favorites in our house. It's also the time I bring out the crock-pot. Cara's White Chicken Chili is a delicious alternative for folks who do not care for, or are tired of tomato based soups and stews. I love the hot melty cheese in every bite. You can find her recipe on our website at <http://goo.gl/sAlfRX>. Another easy fav is pot roast. Take a chunk of pot roast beef, dredge in flour, salt & pepper both sides and brown off both sides in a few spoonfuls of hot oil for 3-4 minutes. Place meat in crock pot, add 1-2 cans of beef broth (depending on size of roast), add cut up potatoes and carrots, maybe a few celery stalks – salt & pepper and let simmer on medium for 6-8 hours. Your meat will be fork tender and you will have flavorful gravy, which you can thicken up if desired, but we tend to not bother with that. Serve with some hot biscuits or cornbread. For dessert, something warm is always tastier in the winter. We make Peach Stuff! You can find out what Peach Stuff is and how easy it is to make on our website library!

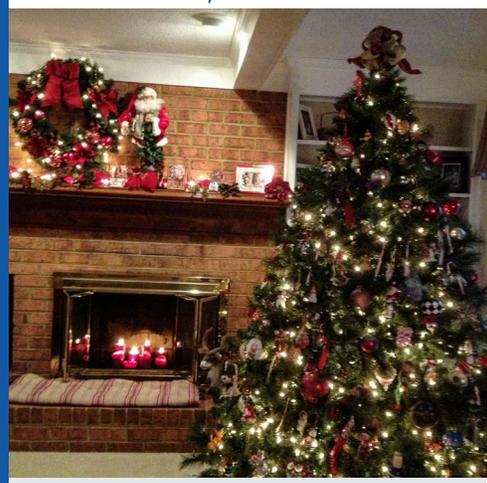
On The Local Front - Casino News



Over the past several months the Virginian-Pilot has been writing about Portsmouth seeking a casino. Senator Louise Lucas submitted two gambling bills in early 2013 which were unsuccessful, but she did get enough attention for the Senate to request a study on what a casino could bring to Hampton Roads. This study suggests that a casino could bring in around \$113 million a year, but states there is the potential to bring in as much as \$210 million to \$601 million a year. Sen. Lucas wants to use that money to offset the tolls at the Downtown and Midtown tunnels which start in February.

Some people fear that the tolls will isolate Portsmouth, but a casino could attract people from all over despite the tolls. Even though most of the city council supports it, House and Senate leaders don't think the bill has much chance of passing this year. Some people claim that gambling is a horrible vice that will bring other problems to the area. Others feel it is not the government's job to control spending habits or enforce subjective morals, as it tried with Prohibition. One of the economic arguments for it has been that people that want to gamble simply go outside of Hampton Roads for it, such as Delaware or New Jersey and that this business could remain here. What are your thoughts on bringing gambling to Virginia?

Family Time...



The Parks Family's Christmas tree and mantle. Kelly does an amazing job decorating the house for the various holidays, with Christmas being the most elaborate!



Deb's daughter, Cara Montagna, is now the store manager at Ntelos on Lynnhaven Parkway. If you are looking for a great deal on cell phone service, stop by and see her. Congrats to Cara on her well-earned promotion!

Family Law:

If divorced parents are both military and deployed at the same time, who has custody of the children? Sometimes custody goes to grandparents, sometimes to step-parents. You might have a military-required Family Care Plan, but Virginia law trumps that agreement, and the courts have final say on custodial matters. To avoid potential issues, have custody arrangements court-approved before deployment in order to prevent upheaval in your children's lives while you are away. Visit our website to learn more. <http://goo.gl/sElcn6>





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Tech Tip:

The new year may have brought you a new computer. This month I am going to provide a few suggestions for streamlining the new system for best performance/appearance (PC based). (1) For security reasons, I suggest you create a user account and password. This allows you to lock down the computer and customize what type of access to give to guests or your children when they use your machine. (2) Many computers come with pre-loaded software (often referred to as "bloatware"). Most of these programs just take up space/resources and you'll want them removed. To do so, I like the free program CCleaner (<http://www.piriform.com/ccleaner>) - it allows you to remove programs (and also clean up other areas of your computer in the future). Remove any program that is a demo or trial and you can check the rest to see if something

you want to keep. (3) Ensure you have a firewall and virus checker installed/running. There are a lot of choices for paid and free programs for virus protection- I personally use Avast! for my home computers for anti-virus (<http://www.avast.com/>) and Windows' built-in firewall. (4) Check for and install updates for both Windows and any installed programs; (5) Set up some sort of data backup plan now at the start (whether it be by external hard drive or cloud backup); (6) Install the programs you want/need (e.g. office suite, photo-editing tool, etc.), assuming you are not using web-based applications. Once installed, make sure you save the registration codes in a safe place. This is a short list of quick items to get you up to speed in no time!

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@ktparkslaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!