



# STAYING *in Touch*

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## *Gift Cards*



Do you have a credit/debit card on file for downloading apps on your electronic devices? To maximize security, consider using a gift card instead. This can protect you from potential fraud and theft loss. While debit/credit cards have fraud protections as to losses (which are different depending on which is used), if a system is hacked, a gift card may save you even those losses and your primary card being compromised. Thank you, reader Jason Cole for this tip!

## *Kellam's Corner*



Can't argue with Punxsutawney Phil - little guy nailed the continuing Winter weather. Although I'm not a big outdoors guy, I am looking forward to some warm weather and sun. Fortunately, we didn't have major snow this month so we didn't have the business and personal disruptions we had the first few months of 2014. We remain busy, with ever-increasing calls for credit reporting dispute cases. It is important to remain vigilant as to the accuracy of your credit files.

On the home-front, Avery's been preparing for her dance competitions and it's paid off - she placed first in her age division for the International Dance Competition held at Willet Hall last month and was first-runner up for Overall Senior Soloist! We're very proud of her hard work and dedication.



## *Did you know?*



It began when John met Paul in 1957. George was only 14 when he became the lead guitarist in 1958. In 1960 they went from "Beatals" to "Silver Beatles" to "Silver Beatles" to "The Beatles." The haircuts came in 1961. Ringo, was not part of the "Fab Four" until 1962.



*"When everything seems to be going against you, remember that the airplane takes off against the wind, not with it."*

*— Henry Ford*

## PERSONAL INJURY

From traversing the Hampton Roads Bridge Tunnel to crossing the Jordan Bridge, driving over, under, and around bodies of water is a daily occurrence for travelers in our area. In addition to communities near the bay and ocean, our neighborhoods are flanked by natural and man-made lakes, flowing rivers, and tidal marshes, all of which provide wonderful opportunities for outdoor adventures. Sadly, these same waterways can also pose a danger to drivers and passengers involved in car accidents.

The tragic loss in February of two Suffolk residents in unrelated incidents remind us that our waterways, while beautiful and bountiful, can also be deadly. As is usually the case in extreme emergency situations, knowing how to react can make the difference between fatality and survival. In the event you should find yourself trapped in a vehicle underwater, experts offer the following advice:

- Brace yourself - place hands on the steering wheel in the nine and three positions to be prepared for airbag deployment and lessen the chance of injury from the air bag.
- Forget trying to use your cell phone – you'll waste precious time and it will not aid you getting out of the sinking car.
- Open the window as soon as you hit the water — your electrical system should work up to three minutes in water. Get out.
- Windows closed – You cannot open the door until the water has flooded the car. Initially, the water outside will put pressure on the door of up to 600 pounds per square inch, meaning you won't be able to open it from the inside. The pressure inside and outside the car should

equalize about the time you need to take several deep breaths and hold the last one. Go.

- If you can't open a door and you're trying to break a window instead, aim for a side window, never the windshield. Windshields are several layers thicker. Keep a center punch or small hammer in your glove box.
- Don't take off your seat belt until you have opened a door or window. Grip the steering wheel before you unbuckle. You'll need something keeping you tethered so that you can pull yourself out of the car.
- Once you're out of the vehicle, if you are submerged and it's night time, let your body float you to the surface.
- If you have children in your car, Professor Dr. Gordon Geisbrecht's motto is S-C-W-O, which means Seat belts (off) – Children (unbuckle them)- Window (break it) – Out (Children first holding an object that floats, if available).

Following these steps should take about thirty seconds. Investing thirty minutes to discuss these tips with every member of your family, especially with newly-licensed, less-experienced drivers, could very well save a life. And include children old enough to understand safety routines.

To review the top 10 things to do when you are in a traffic accident, you can go to our website. Here's the link <http://goo.gl/UdOFgt>

Enjoy and respect our waterways, they are integral to the unique community that is Tidewater!



## Deb Dishes:

Let the St.Paddy's celebrations begin with the greening of all foods and drinks! If you know me well, you know that having green milk with green eggs and green pancakes are not at all unusual in my household. This year, in my quest to find something truly Irish, I found a vegetable dish called Colcannon. It's a unique blend of veggies that can also be cooked in your crockpot. You take 1 lb of potatoes, 2 parsnips, 2 leeks, 1 cup of milk, 1 lb of cabbage or kale, 2 gloves of minced garlic, ½ tsp nutmeg, 1 tsp of salt, ½ tsp pepper, 2 Tbsp. butter and chopped parsley for garnish. You must cook the potatoes and parsnips in one pot, the cabbage in another while simmering the leeks in the milk. Once all veggies are tender, Drain potatoes/parsnips, place in large bowl. Season with nutmeg, garlic, salt & pepper. Beat well. Add the cooked leeks and milk, stir to mix. Finally, add the drained cabbage and butter. The consistency should be smooth potatoes with well-distributed pieces of cabbage and leek. Sprinkle parsley on top. The full recipe and crock pot instructions can be found on our website at <http://goo.gl/XBrHSH>. I have also shared an old Beer Bread recipe with and without using Bisquick at <http://goo.gl/4rp7m9>.

## On The Local Front

### REPLACING LESNER BRIDGE

In September 2013, the Virginian-Pilot reported that the Lesner Bridge was scheduled to be replaced. Saltwater has been seeping into the bridge's beams and corroding them. The current twin bridges were built in 1958 (East bound) and 1967 (West bound). Virginia Beach has spent over a million dollars on repairs over the years and it is time for newer technology and materials. Bids for the replacement were submitted, one at a stunning \$20 million below the next lowest bidder. Construction was scheduled to begin this month; however, it seems that this bid contained significant financial errors. Luckily, the city can select the next lowest contractor without redoing the bidding process, which means construction should only be delayed until April. McLean Contracting Company, the next lowest bidder, is taking over the three-year project.

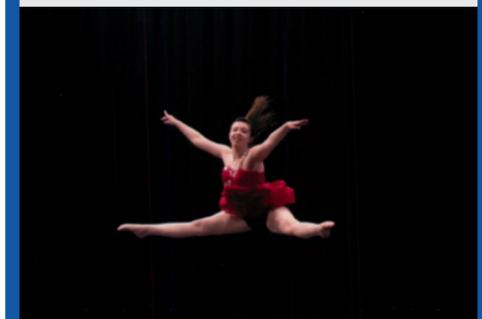
The new bridge will be funded by state and federal money, and is designed to be taller, wider, and durable enough to last for the next 100 years. It incorporates a wider path for pedestrians and cyclists, fewer piers, and about 10 more feet of clearance that will open up the waterway for larger boats.

There have also been talks of renaming the bridge. The current name comes from former state Senator John Lesner, who worked to improve Virginia's roads and bridges in the early 1900s. Some people would like something that better reflects the area, like Lynnhaven Inlet Bridge, or to name it after a more current local personality. What are your thoughts on renaming it?

## Family Time...



Here's Deb with our great-nieces Isabella, Olivia and Chloe, up from Florida. Don't ask us which twin is which, we can't tell, but all three are cute and fun to spend time with!



Avery mid-leap at a rehearsal for her competition season. Good form!

*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.*

## Family Law:

What happens to your military benefits when you and your military spouse divorce? You might not necessarily lose everything right away. You are entitled to a portion of his/her pension, but your continued health, commissary, and exchange benefits will depend on how long you were married overlapping with how long your spouse was in the military. For more information on military divorce, check out our blog at <http://goo.gl/U32niN>. Not every attorney is well-versed in military issues, such as benefits, so be sure your attorney has the appropriate knowledge and experience for your case.





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## Tech Tip:

This month I'm discussing digital music choices. There is a fundamental decision to be made when it comes to digital music - purchase or service. The undisputed king for purchasing music is iTunes. The selection is enormous and you usually pay between \$.69-\$1.29 per song. iTunes Plus is the new standard and doubles the quality of purchased music. There are some large competitors, such as Amazon or Google, and smaller players you can find with a quick Internet search. The advantage of purchasing music is that you can burn the songs to CDs if you want that format.

The other option for digital music is a service provider. Some of the services have free versions, such as Pandora (which allows you to listen by genre, but not pick specific songs) and its slick newer rival Slacker, to Spotify (which recently removed restrictions for its

free service to mobile users and removed their time-limit). These free services offer paid options to give greater control, remove ads, or otherwise beef up offerings. There are also paid-only services such as Rhapsody and Google Play, which allow you to download tracks to mobile devices (so you do not need an internet connection to play). The downloads simply need to be refreshed periodically.

I listen to music most of the day and use Pandora and Slacker's free services for variety and pay for Rhapsody (\$14.99/mo.) so that the family has access (3 computers and 3 devices allowed, though not in use at the same time).

I suggest you investigate the choices as to what meets your needs best, but there is a plethora of choices available for music lovers.

*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](mailto:dmontagna@ktparkslaw.com). If you wish to unsubscribe to this newsletter, please call Deb. Thanks!*