



Holiday Spotlight: Safe Gift-Giving for Children

AFTER MORE THAN 30 REPORTED INJURIES, INCLUDING THE DEATH OF A 20-MONTH-OLD WASHINGTON STATE TODDLER, Rose Art Industries, on March 31, 2006, voluntarily recalled their popular Magnetix Magnetic Building Sets. According to the U.S. Consumer Safety Product Commission (CSPC), the tiny magnets inside the plastic building pieces could fall out. If a child swallows more than one magnet, the magnets can attract to each other, causing intestinal blockage, twisting, and/or perforation.

Despite product safety legislation aimed at protecting children—from warning labels and safety information to the removal of toxic chemicals and more—injuries and deaths from toys are still far from unusual. The CSPC reports that in 2004, of 210,000 emergency-room visits for children under 15, more than 75% were toy-related injuries.

This holiday season, as you shop for the children in your life, please remember the following simple suggestions for keeping children of all ages safe from toy-related accidents.



Be a Label Reader—The first step toward purchasing safe children's toys is to read all the labels on the packaging, including age recommendations, warnings, and product descriptions.

Next, understand and follow both the assembly and operating instructions. When not assembled correctly or used properly, such products as trampolines, projectile shooters, baby swings, and even building blocks may cause serious injuries or even death.

(continued on page 3)

Clip for Your Car . . . Traffic Accident Checklist

Traffic accidents are never planned. But you can be better prepared for the unexpected by clipping out this handy checklist to keep in your car's glove compartment.

- Always check for injuries first.
- Call the police—even if the accident is minor.
- If you are injured, tell the police.
- Note the damage to all vehicles.
- Take down witness names and contact information.

- If the weather is bad and police are not investigating accidents not involving injuries, trade names, telephone numbers, addresses, license plate numbers, and insurance information (including policy numbers and toll-free telephone numbers) with all involved drivers.
- Call your insurance company to report the accident as soon as possible.

- Don't sign anything without consulting your insurance company or your attorney at Adler & Adler.
- If the other driver's insurance company contacts you, do not give a recorded statement.

If you or a passenger in your car is injured, call your attorneys at:

Adler & Adler
(312) 443-1488

for guidance through the insurance and compensation process.

Happy Holidays

from Adler & Adler, P.C.

Dear Friends:

We want to take this opportunity to wish you a very happy, healthy, and safe holiday season.

Our holiday edition of *Personal Injury Advisor* is filled with important tips for keeping both your family and finances safe during the holiday season and in times to come. With traffic accidents reaching their peak during this busy travel season, please be sure to clip out our Traffic Accident Checklist. Store this helpful reminder of the do's & don'ts of traffic accidents in your glove compartment, along with your insurance card and registration.

If you haven't visited our web site lately, not only will you find more information on personal injury law and Adler & Adler, P.C., but also an on-line copy of this newsletter and previous issues. Visit us at www.AdlerAndAdlerLaw.com. And again, happy holidays!

Sincerely,

Mark G. Adler & Valerie Harris Adler,
Senior Partners

Adler & Adler, P.C.
230 West Monroe, Suite 2525
Chicago, Illinois 60606

Tel. 312.443.1488 • FAX 312.443.1288

Personal Injury Advisor. © Copyright 2006.

Adler & Adler, P.C. Articles are for informational use only. Published material does not constitute legal advice. Please call us if you wish to discuss articles in more detail.

Credit Resources

Credit Reporting Agencies:

Equifax: (888)766-0008, www.equifax.com

Experian: (888)397-3742
www.experian.com

TransUnion: (800)680-7289
www.transunion.com

Federal Trade Commission Identity Theft Clearinghouse

Toll-free Hotline: 1-877-ID-THEFT

www.consumer.gov/idtheft

- Free identity theft guide, "Take Charge"
- ID Theft Affidavit
- Immediate Steps for ID Theft Victims & Help on Specific Problems

Holiday Shopping & Your Credit:

Tips for a Secure Holiday Shopping Season

As stores gear up for the holiday shopping season and malls fill with hurried shoppers, the identity thieves and credit frauds are enjoying their "most wonderful time of the year." This season, keep your spirits bright and your credit and identity safe with these simple tips:

Prevent Fraudulent Credit Card Usage:

- Designate one credit card with a low-credit limit as your primary card for all transactions. Inform the bank that you do not want your limit raised on that card without your written permission. Try to use and carry only this card. Designate one or two other cards—also with lower limits— as your backup cards.
- Store your credit cards in one safe location. Keep only your primary card in your wallet. Never let anyone else use your card.
- Carefully review all credit card statements and immediately report any charges that you did not make.
- Destroy receipts, financial statements, and credit card offers by shredding them. Cut up old cards through the card number.
- Always sign the back of your credit cards. Or better, sign the back with "Ask for ID." The store clerk will ask to see a picture ID.
- Shop only through reputable catalogs and at internet sites that offer transaction security protection.

Reduce Your Risk of Identity Theft:

Identity theft occurs when a thief is able to open accounts and take out loans using your name, social security number, and credit history.

- Beware of phishing. Phishing messages are e-mails from identity thieves that look like they are from your bank and ask you to visit a web site that looks like the bank's in order to confirm your account with personal information (SSN, date of birth). Legitimate companies do not contact you in this way (See www.antiphishing.org).
- Check your credit report and question unknown accounts. You have the right to one free credit report each year from each agency (see box at left). If you are a victim of identity theft, your report will contain tell-tale signs: inquiries you did not generate and accounts you did not open. The earlier you detect fraud, the easier it is to clean up your credit files and regain financial health.
- Your SSN is the key to your financial accounts and identity. Never give out your SSN, credit or debit card numbers or other personal information over the phone, by mail, or online unless you have initiated the transaction. Never carry your SSN with you.
- Account PINs and passwords should be a mix of numbers and letters.
- Install a locked mail box and stop your mail if you go on vacation.
- Remove your listing from phonebooks and reverse directories.
- If you are the victim of identity theft, immediately contact the fraud department of any of the three credit reporting agencies. Have a fraud alert put on your report, close all unauthorized accounts, and file a complaint with the local police and the FTC. You will need these reports to dispute unauthorized accounts. Contact the FTC (see box) for detailed help and steps to recovering your identity and credit.

Holiday Spotlight (continued from page 1)

All Toys are Not for All Ages—

Always follow the minimum age recommendation on the product's packaging. Call the catalog company or online retailer if you do not see an age recommendation in a catalog or online.

Teach older children the importance of keeping their toys away from younger brothers and sisters.

Age recommendations can mean many different things, from safety hazards to skill levels. But a toy labeled "not for children under 3 years old" usually indicates that the product has small pieces or strings that can present a choking or strangulation hazard. Dangers for the under-3 crowd include:

- **Small parts:** If a toy or its parts fit in a tube from a roll of toilet paper, then they can choke a toddler.
- **Cords & Strings:** Toys and clothing with strings or cords over 6-inches long can wrap around an infant's neck, causing strangulation. Never hang toys with long strings, cords, loops, or ribbons in cribs or play areas where children can be entangled.
- **Stuffed animals** and dolls should not have small eyes and noses that an infant or toddler could chew or pull off.

- **Only buy well-constructed** infant teethingers, rattles, and squeeze toys. They should be large enough that they cannot enter the baby's throat, blocking off air.

- **Balloon Caution:** More children have suffocated from uninflated balloons than from any other children's toy.

Look for Quality—Be picky about the quality of the toy design and construction. Avoid over-complicated toys and those made of thin, brittle plastic, which may break, even with careful use.

- Infant and toddler toys should be free of sharp edges. By law, toys for children under 8 cannot have sharp glass or metal edges.
- Holidays and birthdays are good times to sort through toys. Discard or repair broken toys that may cause cuts or puncture wounds.

Toy manufacturers have the responsibility of producing safe products, but consumers hold the responsibility of correctly using the products.

Clear the Debris—Once the gifts are opened and the excitement dies down, it's time for garbage detail. Remove wrapping paper, gift bags, product boxes and packaging materials (and remember to put

those instructions in a safe place). Staples, bags, styrofoam and other material can cause cuts, slips, fires, and other accidents.



Cool Toys for Cool Kids—When shopping for older children, consider interests and skill levels as well as age. Toys that are too difficult can be frustrating; toys that are too young will be tossed aside. For information on the latest and greatest in children's toys, visit Oppenheim Toy Portfolio (www.toyportfolio.com) and Dr. Toy (www.drtoy.com). These sites offer detailed descriptions, ages, ratings, and recall information. Before older children play with new toys, be sure they understand all operating directions.

If a child or an adult you know has been injured while using a toy or any other product, contact your attorney at Adler & Adler by phone, (312) 443-1488, or e-mail (info@adlerandadlerlaw.com). We'll help determine if you have a case.

Recent Children's Product Recalls

September 2006

Suave Kid Bath Sets sold at Wal-Mart (choking hazard)
Playskool Team Talkin' Tool Benches (2 deaths)
The Cayre Group and Gilden Activewear Hooded Sweat-shirts (strangulation hazards)
LEGO Toy Trucks (puncture hazard for small children)
LeapFrog Learn Around Activity Centers (arm entrapment)
Wild Planet pool toys (impalement hazard)

August 2006

Target recalls various scooters (Various breaking pieces may cause falls)
Land's End Light-Up Backpacks (overheating)
Cage Bell Musical Instruments for Babies (choking hazards)

July 2006

Sportsstuff Wego Kite Tubes are withdrawn from market after reports of deaths and injuries.

April 2006

American Girl Children's Jewelry (lead poisoning hazard)
XBox Console Power Cords (minor burns, smoke damage, singed carpets)

For more information on all types of product recalls:

Consumer Product Safety Commission

www.cpsc.gov

Recall Hotline: 1-800-638-2772

Easy-to-access, free listings of recalls by date or product type.