

The Iowa Legal Insider™

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Are Parent's Liable for the Actions of Their Children?

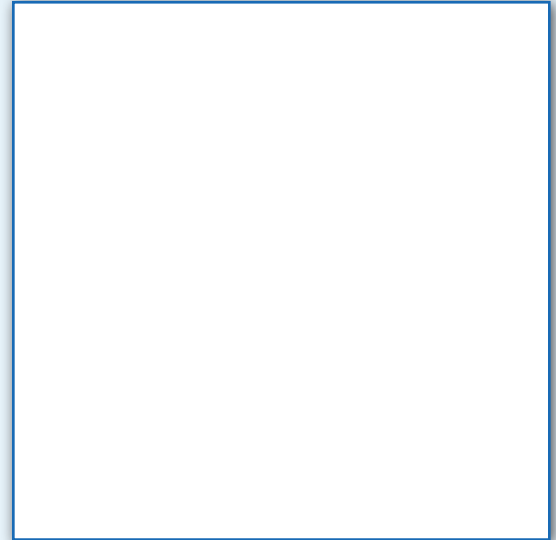
By Kathryn (Beth) Walker

Most people think parents are completely liable for the actions of their children. However, this is not true. Iowa Code § 613.16 provides that the parent or parents of a minor child under the age of 18 is only liable up to \$2,000 for each act of their child or in the case of multiple actions to the same person up to \$5,000 per person. Although, if you give your child (or anyone else) permission to drive your car then you are liable as the owner of the vehicle and there is no \$2,000 limit. Speaking of children, we know that Corey and Beth's children, Sophia and Corbin would not cause any problems so let's see what they will be up to this summer.

Kid's Corner

Hi everybody, we are excited to share a little bit our lives with you. Many of you are clients of our mom, dad and grandpa. Well, we are busy playing soccer with mom coaching my team and dad coaching Corbin's team. We cannot wait for summer break. We hope to spend a lot of time boating and watching sprint car races in Knoxville and the other races at Iowa Speedway. Corbin thinks he is going to be a NASCAR driver someday and I hope to be the next Hannah Montana. We will have mom and dad take lots of pictures this summer. Talk to you next month.

Solve the Sudoku



(answers on back page)



Effective, Efficient Results.

Think Safety First – How to Avoid Being in a Motorcycle Accident

By Corey J. L. Walker

Each year, more and more Iowans decide to ride motorcycles. The reality is that riding a motorcycle is probably the most dangerous thing Iowans do, but there are some ways to avoid being in a motorcycle accident. Here are some facts and tips for both motorcycle riders and people driving cars.

1. The majority of motorcycle accidents are caused because the other driver did not see the motorcycle at all or did not see it until it was too late to avoid the collision. Intersections are the most likely place for motorcycle accidents to happen. So as a rider, approach intersections with caution. Along the same lines, in order to increase the chances that other drivers will see you, make sure you have a headlight that turns on with the bike. Research shows that just having a headlight on will more than double the chances that other drivers will see you. Along with a headlight, loud pipes really do save lives as they alert other drivers that there is a motorcycle in the area.

As a **car driver** make sure to look twice before proceeding into an intersection.

2. As a motorcycle rider what is the #1 way to avoid an accident? Training is the #1 thing that you can do to reduce your chances of being in an accident and the severity of your injuries if you are in one. Statistics show that 92% of motorcycle riders involved in accidents basically have no training. Most people learn how to ride from friends and family. Maybe you have been riding for 20 years and know how to ride, but taking a course at the local community college to brush-up on your skills may make the difference in avoiding an accident.
3. Drinking and Driving. We all know it is both a bad idea and illegal to drink too much and drive, but when it comes to riding a motorcycle this is worth repeating because almost 50% of the all fatal motorcycle crashes involve alcohol use by the motorcycle rider. Alcohol is a depressant which reduces your reaction time, balance and other physical requirements of riding a motorcycle. If someone pulls-out in front of you and you have been drinking, then your reaction time may be reduced enough that you are not able to avoid the accident.

For more information and a Free book which includes 10 Myths about Motorcycle Accidents and 6 Things to Know Before Talking to the Insurance Adjustor, Signing Forms or Hiring an Attorney go to www.MotorcycleAccidentBook.com or **Call Now** (800)-707-2552, ext. 515 (24 Hour Recorded Message). **Why offer a Free Book?** Because since 1997, I have represented hundreds of injured Iowans including many Iowans injured in motorcycle accidents. I have seen too many clients make mistakes before they had the “right” information resulting in them losing thousands of dollars. Whether you or a loved one have been injured in an accident or just own a motorcycle this book is available to you. **Finally**, you can learn about motorcycle accidents in the comfort of your own home with no risk or obligation. However, this is a limited offer so to learn how to **avoid an accident and costly mistakes** get your copy of my book now while supplies last.

Preview of Next Month

New Section- “Explore Iowa” which reveals Iowa’s hidden gems including Free activities, museums, etc.

Iowa Dog Bites Questions & Answers

By Corey J. L. Walker and Erik D. Bair



Every week, we receive calls and emails from clients asking questions about legal matters. We recently received a few questions about dog bite claims in Iowa so we are going to answer a few common questions here.

Q: If bitten, what should I do?

A: First, call 911. They may send an ambulance, police officer and/or animal control officer to deal with the situation. Try to remain calm and explain what happened to the authorities. Second, seek medical care. The decision as to whether you need rabies shots must be left to you and your doctor. Rabies may not be in your geographic area, but do not delay in seeking medical attention as it could negatively impact your health and your claim. Third, try to identify the dog. Often the police or animal control officers will do this, but you should make sure it is done because if it is a stray, you could end up having to get rabies treatments which can be very painful.

Q: What must be proven to win a dog bite case?

A: Iowa has strict liability for dog bite injuries and to recover you must prove that a dog attacked and/or bit you subject to very few exceptions.

Q: Is the owner of the dog liable?

A: Yes. The owner of a dog is liable to an injured party for all damages done by the dog (attacking or attempting to bite a person). This is true except when the party damaged is doing an unlawful act (because of obvious reasons someone breaking into a home is not allowed to recover if he/she is bitten or attacked by a dog).

Q: What if the dog owner does not have insurance?

A: If the dog owner does not have insurance then he or she may have assets to recover against.

Q: Do you really need an attorney to settle your case?

A: No. Some cases are minor. In minor cases, attorney fees and costs might leave little or nothing for you after your medical bills are paid which would not be fair to you. However, if you or your loved one sustains permanent scarring and injuries you should at least talk to an attorney about the value of the case and what can be done.

If you do nothing else, you should read our book entitled “Iowa Consumer’s Guide to Dog Bites - 5 Insider’s Secrets to Not Get Bitten by Your Case” which is available to you at no cost, risk or obligation by visiting www.DogBiteBook.com or by calling 800-707-2552 ext. 513 (24 hour recorded message). We offer a book at no cost because we have represented hundreds of injured Iowans including many Iowans bitten by dogs, the majority of which have been children. We have seen too many cases where insurance companies take advantage of people who do not know how the system works which cost them thousands of dollars. However, this is a limited offer so get your copy of our book now while supplies last.

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Are Parent's **Liable** for the **Actions** of Their Children?

OPEN NOW to Find Out the **Surprising Answer!**

And Our New Section-
Kids Corner



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Estate Planning – It is Not Just for Millionaires

By Kathryn (Beth) Walker

If you are married, have children, or have acquired assets you want to pass on after your death, then you should have a will. A will is a written document that acts as a set of instructions to direct how your property will be divided and distributed after your death. A will can help you preserve family financial security in several ways. It allows you to designate the persons you wish to receive your property and assets and can eliminate costly legal fees and court expenses.

A will also allows you to choose a guardian of your choice for your minor children and to protect your children financially by creating a living trust for your minor children. If you have a will, you can make specific gifts to friends or donations to your church or favorite charity. A will allows you to do many things, but when it comes down to it, a will generally lets you decide what happens to your assets when you die.

If you want to learn more about wills, powers of attorneys, living wills and the probate process and you live in Iowa, we will send to you at no cost a copy of our book entitled "What Will Happen When I Die? Iowa Consumer's Guide to Wills, Estate Planning and Probate" which exposes the "4 Things That Could Hurt Your Family" and "**How to Avoid the Death Tax.**" To request your copy log onto www.IowaLegalInsider.com or to hear a brief recorded message about how to order your copy, Call 1-800-850-6617 and enter ext. 516. (24 Hour Recorded Message).

Answer to Solve the Sudoku

