

The Road To Justice Starts Here

Small enough to care, experienced enough to win.



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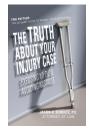
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"The Ultimate
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failing to match the hype

The original intent of e-cigarettes, reportedly, was to transition smokers from carcinogenic "regular" cigarettes to seemingly safer "vaping." Vaping lowers the incidence of lung cancer cases but is responsible for other harmful conditions and tendencies.

For instance, according to the American Cancer Society, not everyone who takes up vaping quits smoking; a surprising



number of people now do both! In addition, many people who never smoked decide to take up vaping, and teens who vape are more likely to take up smoking, not less.

Then in a one-year span in 2019 and 2020, "e-cigarette or vaping product—use associated lung injury" (EVALI) killed dozens of people and hospitalized over 3,000 others, with the ingredient vitamin E acetate the prime suspect in the outbreak. The numbers were likely higher, but COVID-19, which also affects the lungs, took center stage in 2020.

Vaping products are highly unregulated. Vaping chemicals and their amounts vary widely and may be listed inaccurately, if at all. Highly addictive nicotine is a notable one. Propylene glycol and vegetable glycerin, common food additives, are perfectly fine to ingest but may cause lung irritation and transform into cancer-causing chemicals when inhaled. Formaldehyde, a known carcinogen and byproduct of vape heating, is in the mix, too.

Although vaping rates for adolescents/young adults have declined over the past decade, the CDC estimates that over 2 million of them still vape (total vapers, 13+ million). In addition to negatively impacting respiratory, cardiovascular, and oral health, nicotine is believed to harm brain development in teenagers and cause premature births and low-birthweight babies.

If you or a loved one has been harmed by vaping, schedule a free consultation at our firm.

easy yogurt cake

Servings: 10; prep time: 5 min.; cook time: 50 min.

This recipe is delicious as is ... or add your favorite toppings.

Ingredients

- 1½ cups all-purpose flour
- 1½ teaspoons baking powder
- 1/2 teaspoon baking soda
- 1/2 teaspoon kosher salt
- 1 cup Greek yogurt
- 1 cup granulated sugar
- 3 large eggs
- 1/2 cup extra virgin olive oil
- 1 teaspoon vanilla extract



For serving (optional)

- Powdered sugar, for dusting
- Lightly sweetened Greek yogurt
- Fresh fruit

Directions

- 1. Preheat the oven to 350°F. Grease a standard (9x5-inch) loaf pan with olive oil or baking spray. Line the bottom and two sides with a piece of parchment paper, leaving a slight overhang.
- 2. In a medium mixing bowl, whisk together the flour, baking powder, baking soda, and salt.
- 3. In a large mixing bowl, whisk together the Greek yogurt, sugar, eggs, olive oil, and vanilla extract.
- 4. Add the flour mixture to the yogurt mixture, and mix with a rubber spatula just until combined and no streaks of dry flour remain.
- 5. Pour the batter into the prepared pan, and smooth the top. Bake for 50 to 55 min., or until a toothpick inserted in the center of the cake comes out clean.
- 6. Let the cake cool in the pan for 10 min. Then use the parchment paper like a sling to lift the cake out of the pan and onto a wire rack to finish cooling to room temperature.

Optional: Dust with powdered sugar; add fruit and a dollop of yogurt per slice. (Tightly wrapped, the cake should keep for 4 days at room temperature.)

Recipe courtesy of www.themediterraneandish.com.



to the core

John Chapman, better known as Johnny Appleseed, was born September 26, 1774. After his father returned home full-time from minuteman duties following the Revolutionary War, he taught Johnny the ways of farming. (Appleseed's mother died during childbirth in 1776.)

Johnny developed into a nurseryman and orchardist and began to blaze his own trail at the turn of the century. Although he is often portrayed as an eccentric, cheerful, nature-loving meanderer — spreading apples and apple seeds along the way — his business savvy and pursuits frequently get overlooked.

The 1801 Act allowed settlers to lay claim to land in various ways. One of them was by planting trees, so Johnny would plant 50 or more apple trees and loosely fence them in, returning from time to time to tend to them. Once the trees reached a certain level of maturity, he'd sell the land to a grateful buyer.

Johnny logged over 100,000 miles across Midwestern wilderness and prairies. Apples were his seeds of choice since cider, hard cider, and applejack (a type of brandy) were extremely popular, especially in rural areas, surpassing wine, beer, coffee, tea, and juice. The trees Johnny planted produced apples that were small and very tart — not conducive to eating.

In addition to apple seeds, Johnny planted medicinal plants and herbs along his travels. This expertise helped him forge good relationships with Native Americans, who in general did not take kindly to new settlers.

Johnny Appleseed's legacy lives on. A great (x4) grandnephew still maintains some small apple orchards in Athens, Maine, donating trees where there's a need. One apple tree planted by Appleseed continues to thrive in Nova, Ohio, over 180 years after the fact.

USED CARS —

the unseen threat

After floods strike communities, most people rally and support each other. However, an unscrupulous few may seek to profit.

Flood-damaged vehicles are frequently sent to auction or junkyards, where parts can be salvaged. Some people/businesses buy flood-damaged vehicles, dry them out, repair them, and then resell them. All of this can be done legally in most states. However, scammers essentially try to hide the damage, have no intention of properly repairing the cars, and sell them without noting their watery history.



Corroded electrical components, engine parts, and brakes along with mold and mildew place unsuspecting purchasers in jeopardy — safety-wise, health-wise, and financially.

Vehicle title rules vary from state to state. Generally, once a car is declared totaled by an insurance agency, it's supposed to get a new "salvage" title. The new title is typically plainly marked with the word "salvage" or "flood," indicating its history (in some states, a small letter or number code is used). Afterward, there are state regulations to follow to legally resell the vehicle. However, some states are lax in the process and may issue a "clean" title, enabling scammers to sell a car without any indication of its past.

The following can be helpful for used-car purchasers:

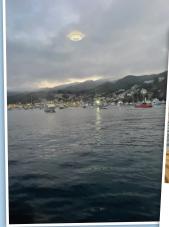
- Check **carfax.com** to see if water damage is indicated (you'll need the vehicle identification number).
- Check the National Insurance Crime Bureau's VINCheck®: nicb.org/vincheck.
- Have a trusted auto repair technician thoroughly inspect your potential used-car purchase before offering any payment.

Flood-damaged vehicles might be sold far from where they incurred their damage; it may be many months after the fact, too.

If you are harmed by a defective product, contact our firm to attain fair compensation for your injuries.

Jason's photo gallery







Just another day in Catalina Island visiting our oldest son



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Jason Schultz's newest published book Wolf in Sheep's Clothing (What Your Insurance Company Doesn't Want You To Know And Won't Tell You Until It's Too Late!), walks you through just about every type of consumer insurance policy and teaches you how to buy and make claims under those policies. This book is the definitive consumer guide.

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what to do after a dog bite

Over 800,000 Americans require medical attention for dog bites each year. Dog owners are liable for damages caused by their pets, with the following exceptions: a person trespasses or commits another criminal offense on the owner's property (or attempts to), or teases, torments, or abuses their dog.

Assuming you are an innocent victim, here is what you should do if bitten:

Obtain the names, phone numbers, and addresses of the dog owner and any witnesses. Even if you think you are uninjured, some injuries only crop up a day or two later, and this information will come in handy. Damages caused by a dog may entitle you to compensation for medical bill



will come in handy. Damages caused by a dog may entitle you to compensation for medical bills, lost income, and pain and suffering.

It is imperative that you get the name of the owner. If the dog can't be identified, you may face the possibility of painful rabies treatment.

Seek medical attention immediately when the situation calls for it. Even if a bite doesn't seem all that serious, puncture wounds are susceptible to infection. Maintain records of all doctor and hospital visits, and copies of bills.

If you sustain a wound to the face, request that a plastic surgeon treat it. Emergency-room doctors are skilled at the medical...not so much the cosmetic.

Report the incident to animal-control authorities. This is especially important when an animal's owner is unknown. The authorities will try to track the dog down (and its owner), quarantine it for a rabies evaluation, and talk to witnesses, which can aid a potential claim.

If you have been injured by a dog, contact a dog-bite attorney to protect your rights.