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THE DIFFERENCES BETWEEN "COMPREHENSIVE" AND "COLLISION" auto insurance coverage

All states mandate that a driver has liability insurance, which is designed to cover damages your vehicle causes to other vehicles.

Comprehensive and collision coverage—which covers damages your vehicle sustains—are, aside from a couple of exceptions (i.e., paying a lender or leasing), optional. Some people are confused about the differences between the two. Here is what each covers:

COLLISION COVERAGE pays for damages inflicted upon your vehicle as a result of hitting another car or object. If you smack into another car, back into a fire hydrant, or swerve to miss a panicked squirrel and wind up plowing into a fence, collision coverage will pay for damages. Generally speaking, collision coverage comes into play when your car was moving and collided with something else.

COMPREHENSIVE COVERAGE provides coverage for damages to your car caused by any non-collision situation. For example, a tree branch that topples onto your car, hail that shatters your windshield, or vandalism. Typically, comprehensive coverage kicks in for situations that cause damage to your car, but in which your car wasn't moving. Some policies, however, might include car accidents involving a deer or moose under comprehensive coverage.

If you have an older vehicle that has low actual cash value (check Kelley Blue Book values or Edmunds.com, for example), and your comprehensive and collision coverage payments total more than 10 percent of the value of your vehicle after your deductible is subtracted, it's probably time to drop comprehensive and collision. For example, say you have a car worth $3,000 and a $500 deductible; you're able to get back $2,500 for your car's damages.

If you're paying more than $250 per year for collision and comprehensive, then it might be time to part ways. But make sure to talk to your insurance agent for your particular situation. ■

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sugar is a cereal offense

A study conducted by the Environmental Working Group investigated 84 popular children's cereals and found that a whopping 56 of them contain more than the recommended maximum amount of sugar.

Product marketing has done an outstanding job of captivating children and convincing parents at the same time that sugary cereals are fun, harmless, and a good way to start the day (after all, they're "chock-full of vitamins and minerals;" sugar content is conveniently ignored).

Sugar does provide our bodies with energy, but moderation is key (as always). Too much sugar in a child's diet can lead to childhood obesity, which can eventually result in diabetes, cardiovascular problems, and a host of other conditions.

Studies have also shown that sugar has an addictive quality, stimulating the same brain response as opiates. No wonder so many kids seem to be bouncing off the walls and have difficulty focusing.

Following are the top 10 sugar-loaded cereals (ranked by percent weight in sugar):

1. Kellogg's Honey Smacks (55.6%)
2. Post Golden Crisp (51.9%)
3. Kellogg's Froot Loops Marshmallow (48.3%)
4. Quaker Oats Cap'n Crunch OOPS! All Berries (46.9%)
5. Quaker Oats Cap'n Crunch Original (44.4%)
6. Quaker Oh!s (44.4%)
7. Kellogg's Smorz (43.3%)
8. Kellogg's Apple Jacks (42.9%)
9. Quaker Oats Cap'n Crunch's Crunch Berries (42.3%)
10. Kellogg's Froot Loops Original (41.4%)

Cereal for children (and adults) should be taken seriously. Help your child develop good dietary habits early in life; their future health may depend on it. ■

THYROID CANCER ON THE RISE…

but why?

The thyroid is a small, butterfly-shaped gland in the neck that helps regulate heart rate, blood pressure, body temperature, and weight.

Over the past decade, thyroid cancer has become the fastest-growing cancer in the United States. Thankfully, it is a very treatable cancer—with a 5-year survival rate of nearly 97 percent—and it is still relatively uncommon. Women are three times as likely as men to develop the disease.

There is some dispute in scientific circles as to the cause of the uptick in thyroid cancer cases. Some attribute it to ever-advancing technology. Ultrasound and fine-needle biopsies have helped diagnose cases that would never have been found 10 years ago. Others argue, however, that the increased rates of thyroid cancer detection should be found not just in early stages, but also in later stages, which doesn't appear to be the case.

Some researchers point out that many tumors discovered are so small and slow-growing that they never would have caused any problems. However, they're usually treated aggressively (to be on the safe side, seemingly), and surgical complications may cause a higher rate of death than the disease itself would have.

Diets low in fresh fruits and vegetables, obesity, and radiation exposure are three potential contributing factors to the increased incidence of thyroid cancer.

Thyroid cancer frequently has no obvious symptoms in early stages of the disease. If symptoms are present, they may include difficulty swallowing, voice changes, or the sensation of a lump in the throat.

The typical treatment for thyroid cancer involves removal of part or the whole thyroid, followed by radioactive iodine treatment to kill any remaining cancer cells. ■

haven't filed your taxes yet?

THINGS TO KEEP IN MIND

Don't wait till the last minute! The deadline for federal tax returns this year is April 17; state and local returns are due the 16th.

The IRS Free File program, an incentive to file electronically, enables many taxpayers to file their tax returns for free. It's open to those with adjusted gross incomes of $57,000 or less. About 15 tax-preparation companies are in the program, each with different eligibility criteria. To find a program, go to **irs.gov/freefile.**

Ineligible for Free File? Free File Fillable, an electronic version of paper forms, may fit the bill. This program won't give tax advice, but it rescues you from doing math and provides links to IRS publications. Once you've completed the forms, you can e-file your federal tax return for free. (Check **www.irs.gov** for forms.)

For those with simple returns, TurboTax Free Federal Edition Online (**www.turbotax.com**) and H&R Block at Home (**www.hrblock.com**) can prepare and e-file your federal return for free; there is a charge for state returns.

TaxAct's Free Edition (**www.taxact.com**) is available to all, regardless of the complexity of the return. Your federal return is free; there is a charge for a state return.

Low-income taxpayers, members of the military, and senior citizens may be able to obtain free tax preparation from a Volunteer Income Tax Assistance site, usually located at libraries, schools, shopping malls, and military bases. Call **800-906-9887** to locate one near you. Volunteers can also help you file electronically.

The AARP Tax Aide program, in association with the IRS, offers tax counseling for low- and middle-income taxpayers age 60 or older. Call **888-227-7669** to find the one nearest you, or go to **www.aarp.org/money/taxes/aarp.taxaide.**

For regulation purposes, the IRS requires all tax preparers to have a Preparer Identification Number. Ask your preparer if they have one. If not, find another tax preparer.

Many happy returns! ■

Important Dates – March 2012

March 16, 1802 – The U.S. Military Academy located at West Point, NY, is founded by Congress

March 20 – First Day of Spring

did you hear?

A recent study indicated that millions of older women may be able to wait up to 15 years between screenings for osteoporosis – as long as their initial bone scan reveals no major issues.

Many experts feel that the current tests are done too often in the case of some women, exposing them to risks such as radiation without any real benefits.

While women with a healthy initial test could wait a while until their second screening, women deemed a moderate risk should be screened about every five years, and women considered high risk should be tested more frequently, maybe even once a year.

It is recommended that all women over 65 get a scan. If you have questions about osteoporosis and screenings, be sure to consult with your doctor. ■

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auto insurance differences

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This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

health insurance subrogation

(RIGHT OF REIMBURSEMENT)

Odds are, you've probably never heard of the word subrogation (don't worry if that's the case; most people haven't!). In a nutshell, it means that if you happen to receive a personal injury settlement, your own health insurance company gets reimbursed for money it paid for your medical treatment.

Subrogation varies from state to state. Some states do not allow it at all. Other states allow no defense (or limits) against it, but most states will allow for some defenses, depending upon the situation.

In essence, your health insurance provider wasn't giving you money for medical bills, lost wages, or other first-party benefits (first party meaning you); they loaned them to you, pending payment by the insurance company for the person who was at fault.

If your insurance company knows you are filing suit against the at-fault person, they will let the at-fault person's insurance company know that a claim of subrogation will be asserted and that they want to be paid before you ever see a dime of your settlement or award.

Prior to this, you probably received a health insurance subrogation questionnaire asking all sorts of probing questions about your accident, injuries, or if you've hired an attorney.

Hand over all forms and information to your attorney immediately. An attorney can determine if there is a valid right by your insurance company to subrogate and, if there is, what a fair amount would be. You need someone solid advocating for you. In some circumstances, people have won settlements but ended up with very little due to the off-the-top payouts to their insurance companies for subrogation. ■