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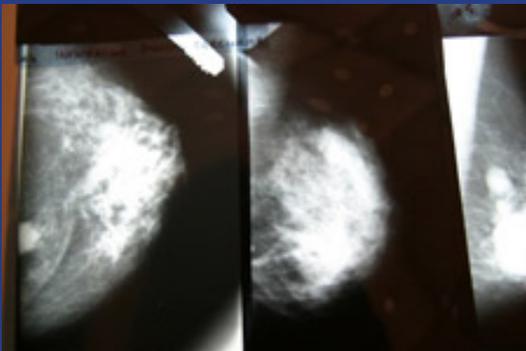
This Month in *Full Disclosure*:

Studies Confirm Link between
Combined Hormone Replacement
Therapy and Breast Cancer

Ready to Battle ICBC? You May Need
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Can You Afford to Own a Car?

Arrive Alive



Studies Confirm Link between Combined Hormone Replacement Therapy and Breast Cancer

New cancer research confirms what many have suspected all along: there is indeed a link between combined hormone replacement therapy (HRT) and breast cancer.

The Surveillance, Epidemiology, and End Results (SEER) study, conducted by the National Cancer Institute, shows a 6.7% reduction in breast cancer between 2002 and 2003. What changed substantially in that period? Only the use of hormone replacement therapy. A 2006 study in California also supports the link between HRT and breast cancer, documenting a 68% reduction in HRT between 2001 and 2003 and a 10–11% drop in breast cancer rates. This drop was sustained in 2004, suggesting that the decline was not just a coincidence.

This link to breast cancer is at the heart of a class-action lawsuit initiated by Klein Lyons, in which both Canadian and American pharmaceutical companies (all wholly owned subsidiaries of Wyeth) are defendants. The HRT-breast cancer link has already been acknowledged in a US court of law. In January 2007, a jury found Wyeth's HRT drug Prempro responsible for a woman's breast cancer. The drugmaker must now pay her \$1.5 million in compensatory damages. Wyeth is currently facing about 5,000 product-liability lawsuits involving its HRT drugs.

- Get the latest updates on the HRT class-action suit at www.kleinlyons.com.
- Read more about the 2007 Canadian Cancer Statistics at www.cancer.ca.
- View the SEER study at <http://content.nejm.org>.

Ready to Battle ICBC? You May Need a Lawyer

Anyone who's ever been involved in an auto accident knows how confusing the whole affair can be. You might be dealing with injuries—your own, your passengers', or those of others. You might be concerned about getting your car into a safe location to avoid being hit by oncoming traffic. You might be preoccupied with exchanging licence and registration information, or contact numbers for witnesses. And you might be worried about remembering the details of the accident to provide to both the police and the insurance company (who will want notification within 24 hours).

Dealing with all of these concerns in such a short period can be stressful, especially when what you say at the scene could jeopardize your insurance claim. For example, if you apologize when you're not at fault (something many of us do, just to be polite) or try to rationalize what happened ("Oh, I turned away for just a second..."), you could find that you've admitted responsibility for the accident, even if the other driver was equally or more at fault.

Even though you think you don't need a lawyer, you may want to discuss your accident with one, especially if you have serious injuries or injuries with potential long-term consequences that could lead to reduced earnings or future care needs. Your insurance adjuster may try to discourage you from hiring a lawyer, but he or she might not have your best interests at heart. Let's face it, it costs insurers more money when claimants hire lawyers.



Here are a few of the many good reasons to hire a lawyer:

- If your accident happened on the job, a lawyer can advise you on whether you should file your claim through ICBC, WCB, or both.
- If you're injured, or simply stressed out by dealing with the insurance company, a lawyer can communicate with the insurance company for you.
- A claim that involves future income loss or future medical care can be worth hundreds of thousands of dollars, or even more, and is likely to be challenged by the insurance company. A lawyer can help you get fair compensation.
- If you're convicted of a criminal offense in relation to your accident, your insurance coverage is no longer valid. A lawyer may be able to help you avoid being held personally responsible for the damages owed.

Doing the Math

To find out how many kilometres per litre your car gets:

1. Fill up your tank and record the odometer reading
2. Under normal driving conditions, drive until the tank is almost empty
3. Fill up the tank again
4. Divide the number of kilometres driven since the first fill-up by the number of litres it takes to fill up the tank
5. For greater accuracy, try the test a second time and average the results

To calculate your vehicle's annual depreciation:

1. Estimate the trade-in value by checking out used-car ads or calling a dealer
2. Subtract the estimated trade-in value of your vehicle from the purchase price
3. Divide by the number of years that you expect to own the vehicle



Can You Afford to Own a Car?

Owning a car may cost more than you think. First, there's the actual cost of purchasing a vehicle (plus taxes!). Then, there's vehicle depreciation, a financial loss that begins the second you drive your vehicle off the lot. And don't forget insurance, licensing fees and Air Care. While there's not much you can do about fixed costs, you do have some control over operating costs:

Fuel: Fuel costs depend on several factors, such as how you drive, how much weight you haul, and, of course, the price at the pump. You can lower your fuel costs by driving more slowly, using overdrive on highways, and carrying a lighter load. As for counteracting soaring gas prices, try walking, cycling, or even using a scooter for shorter trips within your neighbourhood. Track your vehicle's fuel consumption to see how much you spend, then try changing a few driving habits.

Maintenance: Maintenance expenses are easy to track—just jot them down in a notebook. But don't think that skimping on maintenance will save you money. It's far better to spend a few bucks on regular oil changes than to spend a few thousand replacing your engine.

Tires: Tires wear out more quickly if you drive fast, corner hard, and accelerate and brake quickly. Driving cautiously can save you money. Low tire inflation can also contribute to faster tire wear, so make sure your tires are properly inflated.

Owning and operating a vehicle isn't cheap. If you live close to work, or if your city or town has a good public transit system or car-share program, you might be one of the lucky ones who can do without vehicle ownership altogether. Read more about these options in the next issue of *Full Disclosure*.

Arrive Alive

Sharing the road with cyclists

With the warmer weather finally here, more and more cyclists are out and about, some for fun and exercise, others commuting to and from work or school.

On the road, cyclists have the same rights and responsibilities as drivers. But because cyclists are as vulnerable as pedestrians when it comes to safety, drivers need to be extra vigilant and watch out for them at all times. Here are a few things to keep in mind:

Shoulder-check



- Shoulder-check before opening your door. For a cyclist, crashing into an open car door can be fatal.
- Look before pulling away from the curb, in case a cyclist is approaching from behind.
- Check for cyclists before turning right. If you don't, you might accidentally cut off the cyclist you've just passed, causing him or her to brake suddenly or collide with your vehicle.

Be aware

- Yield to cyclists just as you would yield to any other vehicle on the road.
- When you have the right of way at an intersection, take it if it's safe for you to do so.
- Be prepared for the unexpected, such as a cyclist suddenly swerving to avoid potholes or other obstacles.

Stay out of bicycle lanes

- Cross bicycle lanes only when making a right turn or pulling to the side of the road.
- Cross the white line only if it's broken, or if you're turning into or out of a driveway.
- Don't drive, stop, or park in a bicycle lane—it's illegal.

Communicate

- Always signal your intent to stop or turn.
- Watch for the cyclists' hand signals—something that's extra challenging to do at night or in poor weather conditions.
- Make eye contact with cyclists whenever you can.
- Avoid honking your horn, unless you need to give a warning.

Our roads are for everyone to use. If we all pay attention to the rules and watch out for the unexpected, we can all stay safe.



Tell a Friend

Many of our new clients come from referrals from satisfied clients just like you. We appreciate your business and your referrals. If you know someone who needs our help, please give him or her our phone number for a confidential and free consultation. Phone: 604-874-7171

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