

Brian R Murphy Law Firm

A South Carolina Personal Injury and Car Accident Firm

Helping Injured People is Our Passion

We can think of no better way to spend our time than by holding wrongdoers responsible for the harm they cause.



The Power of Positive Thinking

Dr. Stephen Covey's first habit in his 7 Habits of Highly Effective People is to Be Proactive. Many people misunderstand this concept and the word is often misused. Being proactive means making a choice. The choice is to intentionally embrace the positive.

Dr. Covey says it this way, "between the stimulus and the response is your greatest power--you have the freedom to choose your response." In other words, your success does not depend on those circumstances beyond your control. Your success depends on your response to occurrences in your life.

It sounds simple, but requires deliberate choices. Force your brain to ponder positive thoughts. Focus your words on positive actions. Intentionally discipline yourself to use positive language like "I can", "I will, "I prefer."

When you focus on being proactive and positive, you harvest happiness. Dr. Covey said, "happiness, like unhappiness, is a proactive choice." When you achieve happiness regardless of your circumstances, you are on the path to success.

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Did You Know?

Most of our new clients are referred to us. We are always happy to talk to people who might need a lawyer. If we can't help, we will help your referrals find a trusted lawyer. You can have them call us at 888-510-9359

Fort Mill Rotary Club Hosts Literacy Picnic

Featuring Sir Purr, Clifford the Big Red Dog, and Free books, the Fort Mill Rotary Club hosted its annual Literacy Picnic on May 13, 2014. Brian took some time out of the office to help out. The goal of the literacy picnic is to help build excitement in children for reading.

The event was held at the Anne Springs Close Greenway, and brought multiple community organizations together. Those organizations included Scholastic, the Carolina Panthers, and Publix. Rotary members cooked hotdogs, served food, and passed out books.

The annual picnic hosts hundreds of children from the Fort Mill School District. Each child is given the opportunity to choose at least one book to keep. Scholastic book fair consultants say that having a choice is the key to lifelong reading interest.

Building reading interest is designed to encourage literacy. Literacy is the key to “intellectual and personal growth of all children” and a top area of focus for Rotary International and the Fort Mill Rotary Club.



Fort Mill Rotary Club

The Fort Mill Rotary Club meets every Wednesday at 12:30 at the Fort Mill Gold Club. The Fort Mill Rotary Club has given away hundreds of thousands of dollars in grants to many local organizations. Brian considers his participation as an opportunity to serve the community that has been so good to him.

Winter Driving Safety Tips (cont.)



- Drive slowly because stopping will take much longer
- Brake and accelerate slowly because you may lose traction with a quick change in speed
- Increase following distance from three to four seconds to eight to ten seconds
- Keep moving because starting from a stop is much more difficult on ice (not a license to run through stop lights or signs)
- Don't use cruise control
- Steer where you want to go

Understanding Your Auto Insurance Coverage

Statistically, you will be involved in a car crash once every eighteen years. Therefore, it makes sense to make sure your car insurance provides the right coverage. Car insurance provides two basic benefits. Additionally, you can choose optional benefits.



Basic Coverage

The two basic benefits are provided in liability only coverage. Liability provides money to pay another person for any injuries you cause in a car collision. Additionally, liability coverage provides money for attorney's fees if you get sued out of a car collision.

Underinsured Motorist Coverage

Additional benefits include underinsured motorist coverage and medical payments coverage. Underinsured motorist coverage provides additional money to pay for medical bills and damages if the person who caused the crash doesn't have enough insurance to fully cover all your harms and losses. Considering the high cost of medical care today, you should not consider this coverage as optional.

Medical Payments Coverage

Medical payments coverage, also called personal injury protection, pays for your medical bills regardless of who caused your injuries. Coverage is provided in increments starting at \$1,000.00. This coverage is a great way to get money to pay medical bills quickly, regardless if you are at fault or not.

How Much?

The next step is to determine how much coverage you need. Liability and underinsured motorist coverage are usually sold in increments starting at \$25,000.00. I recommend working with a local agent. They are specifically trained to review your unique financial situation and help you find the right balance between the coverage you need and the premiums you can afford.

Safety Tips: Winter Driving

Winter is upon us and brings cold, wet weather. However, cold, wet weather means snow and ice. While snow generally brings joy to children, it can mean danger for driving adults. Here are some tips to keep you safe in winter driving.

First, prepare your car for winter driving. Have your car serviced. Make sure the antifreeze level is accurate; make sure your tires have adequate tread and air pressure; and fill your windshield washer with a winter formula. Also keep blankets, water, flashlights and batteries, and a first aid kit in your car (this should be in addition to your normal booster cables, flares, and tire pump).

Second, prepare to drive in icy conditions. My personal favorite technique for driving in the snow is fool proof—Stay Home! If you have to go out, remember the tips listed on page 2!



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