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How 2 Men Peeled the System *The Great Onion Market Meltdown*

Many Americans like to invest in the stock market, hoping to earn supplemental income or get rich. But there's always the fear that a hedge fund or an extremely wealthy influencer could manipulate the market, allowing them to get rich off their stocks while everyone else suffers and loses money. In theory, nobody should have the power to manipulate stocks, but it still happens. One of the most extraordinary market manipulations occurred in the 1950s.

In 1955, onion futures became one of the most traded commodities on the Chicago Mercantile Exchange. For those unfamiliar with futures trading, someone could sell their product months down the line for the price it's worth today, as long as someone buys the contract. For example, let's say wheat is trading at \$5.50 per bushel right now. You purchase a futures contract to lock in that price three months later. If the price rises, you still get wheat for the initial cost, or you can sell your contract for a profit.

New York-based investors Sam Siegel and Vincent Kosuga realized they could get rich quickly by manipulating the surging onion market of the 1950s. They purchased 30 million pounds of onions, almost all of Chicago's inventory, to short-sell the stock. This meant they would sell the stocks at a higher price before rebuying them when the price dipped. They knew they could profit since they owned 98% of the inventory.

After flooding the market with their onions and onion futures contracts, the price per bag dropped from \$2.74 to 10 cents. Farmers were furious. Many lost their livelihood, but Siegel and Kosuga made millions. While market manipulation was unethical, it wasn't illegal back then, so the two couldn't be punished for their actions. To ensure this never happened again, Congress passed the Onion Futures Act in 1958, which completely banned trading in onion futures. President Eisenhower signed the bill into law. To this day, onions are the only commodity in America that is explicitly banned from futures trading.

NOVEMBER 2025

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Fierce Advocacy Without the Bark

A Different Approach to Legal Representation

When it comes to choosing legal representation, a lot of people might imagine a bulldog in a suit: fierce, relentless, and ready to pounce. But what if there's another way to approach it? A firm that prioritizes family, community, and integrity without ever sacrificing strength or results? That philosophy shapes our office and manifests itself in everything from client interactions to courtroom strategy.

It all starts with the "why." Every decision here is rooted in a purpose beyond winning cases. It's about treating clients like people, not numbers, and creating an environment where honesty, stability, and integrity aren't just words on a wall.

Years ago, a client hesitated to reach out. After we helped her, she told us that initially, her husband thought she needed the "bulldog" type. She knew otherwise and came anyway. That moment didn't just bring a smile; it reinforced a core truth: People respond to authenticity. You don't have to bark the loudest if you're genuinely committed to their best interests.

That commitment is reflected in Maguire Law Firm's core values. Our daily affirmations include exceptional legal representation, always acting in the client's best interest, pursuing community benefits, and operating with honesty and integrity. The team strives to embody them, even recognizing that no one is perfect. But striving itself creates an atmosphere where clients feel cared for, and colleagues feel supported. It's a culture that rewards alignment with these principles and naturally removes elements that don't fit. Over time, that clarity makes the office stronger, happier, and more effective.

The focus on values also translates directly into how cases are handled. Here, it's not about giving in to insurance companies or taking the easy path; it's about preparing for every scenario and putting clients in the



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strongest possible position. Settlements happen when they should, but if a trial is necessary, our office is ready to battle.

Listening is another cornerstone. The attorneys here are trained to listen, not just to opposing witnesses but to their own clients. Every case starts with understanding the person behind it: their needs, concerns, and goals. From there, the team advises with clarity, strategy, and care, always prioritizing what's best for the client over what's easiest or fastest for the firm. It's a team approach with a singular mission: achieve the best possible outcome for those they serve.

Integrity matters in every interaction, from depositions to courtroom conduct. Clients are guided through every step of the process with transparency, coached on how to be themselves, and reassured that truthfulness and authenticity are powerful tools in any legal setting. In a profession sometimes clouded by caricatures of sly maneuvers and exaggerations, our firm strives to zealously fight for our clients without sacrificing honor and integrity. Success is never worth compromising character; long-term results are built on trust and reliability.

Ultimately, Maguire Law Firm thrives not because we're the loudest or most aggressive, but because we embody values that resonate with people. Clients leave confident that their case was handled with skill, care, and respect, and the office continues to grow, guided by a philosophy that proves that sometimes the best approach isn't barking the loudest. It's listening, understanding, and acting with integrity.



- Sam Maguire

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From Courtrooms to Living Rooms

'LEGAL ACCESS' BRINGS LAW TO THE COMMUNITY

focus was on providing knowledge and information to the community with no solicitation or other strings attached.

Now airing at 11:30 a.m. on Thursdays just before the noon news, the program covers a wide range of topics. About half of the episodes focus on areas of the law that the Maguire Law Firm practices, such as personal injury, workers' compensation, or premises liability. However, the show doesn't stop there. Every week the show invites other local attorneys to tackle topics such as probate and estates, HOA disputes, real estate issues and the ever-popular criminal law.

Viewers can dial in with questions, and we can provide direction, clarity and resources. The spirit of collaboration, rather than competition, is part of what makes "Legal Access" unique. Of course being live has its challenges. Attorneys have had to dash off to court at the last minute, but the show must go on! Thanks to strong relationships with colleagues, there's never been an empty set, and we continue with lively discussions, unexpected insights, and a steady stream of calls from curious viewers.

Every Thursday for the past 15 years, the Maguire Law Firm has partnered with local NBC affiliate, WMBF, to present viewers the TV show "Legal Access." Each week, people from across the Grand Strand and the Pee Dee call in to the show to discuss legal issues. "Legal Access," which began as an experiment back in 2010, has grown into a trusted weekly opportunity for the Maguire Law Firm to discuss current legal topics with other local attorneys and provide pertinent legal information to our community.

Back in 2010, lawyer advertising was not nearly as prevalent and accepted as it is today. At that time, the Maguire Law Firm wanted to increase its reach in the community by providing legal information, education and guidance without turning it into a sales pitch. The result was a live call-in format where community members could ask questions on the spot. From day one, the

Legal Access Schedule:

11/20/25: Criminal Law

11/27/25: No Show – Thanksgiving

12/4/25: Premises Liability

12/11/25: Personal Injury

12/18/25: Year-End Show

12/25/25: No Show – Christmas

Fifteen years in, "Legal Access" is a community forum and a bridge between the legal world and the people it serves. Whether you're tuning in for guidance on workers' compensation, insights on family law, or just to hear your neighbors' questions answered live, you'll find it every Thursday at 11:30 a.m. on WMBF News.

Got a question for us? Tune in and dial in!



Uninsured, Underinsured, or Just Confused?

Know Your Coverage Options

Most Americans purchase automobile insurance because it is required to legally drive a vehicle. However, drivers probably don't put much thought into the types of insurance that would adequately benefit and protect them if they were involved in a serious collision. Unfortunately, after a tragic collision involving personal injury, innocent people are often left with not only physical damages but also extreme monetary loss due to inadequate insurance. Therefore, understanding the different types of automobile insurance in South Carolina may greatly benefit your family in the aftermath of a motor vehicle collision caused by another driver's negligence. Below are various coverages that may benefit you and your family after a motor vehicle collision.

Underinsurance Coverage

Underinsurance benefits apply when a driver injures you or your vehicle's occupants, and the at-fault driver's insurance coverage is insufficient to cover the full value of your claim for personal injuries. Underinsurance will serve as an addition to the limited insurance provided by the at-fault driver's coverage. This coverage is restricted by the amount of insurance you purchase. Adding underinsurance is relatively inexpensive compared to the financial loss that injured people often suffer after a collision that was not their fault. **Therefore, we always recommend that drivers purchase as much underinsurance as they can afford.** Underinsurance provides excellent protection for those injured due to the fault of another driver.

Medical Payment Coverage

Medical Payment Coverage will pay the reasonable medical expenses for anyone in a vehicle injured in an accident. Under this coverage, it does not matter who was at fault in the collision. As with liability coverage, the insurance company's obligation is limited to the coverage the policyholder purchases. Medical Payment Coverage is available in South Carolina and provides relief for those injured in a collision. However, this coverage is not mandatory.

Uninsurance Coverage

This insurance will cover claims when the at-fault driver is uninsured. However, unlike underinsurance coverage, uninsured coverage is mandatory in South Carolina. Therefore, if you purchase liability insurance, you will also be provided with uninsured benefits. The insurance company's obligation is limited to the amount of coverage purchased. Since this coverage offers protection when an uninsured driver injures a person, we recommend that drivers purchase as much uninsured coverage as they can afford.

BRAIN BREAK

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2				1		
5	9		1			
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			6			4
1			8			3
6		5			7	9

Solution on Page 4



Pumpkin Dump Cake

INGREDIENTS

- 1 (15 oz) can pure pumpkin
- 1 (10 oz) can evaporated milk
- 1 cup light brown sugar
- 3 eggs
- 1 tbsp pumpkin pie spice
- 1 box yellow cake mix
- 1 cup coarsely crushed graham crackers or pecans
- 1/2 cup toffee bits (optional)
- 1 cup (2 sticks) butter, melted

DIRECTIONS

1. Preheat oven to 350 F. Coat a 9x13-inch baking pan with nonstick spray and set aside.
2. In a large bowl, add pumpkin, evaporated milk, sugar, eggs, and pumpkin pie spice.
3. Stir to combine and pour into the prepared pan.
4. Sprinkle the entire box of cake mix on top, followed by nuts or graham crackers and toffee bits.
5. Pour melted butter evenly on top.
6. Bake for 45–50 minutes, until the center is set and edges are lightly browned.
7. Serve warm or at room temperature.

Inspired by CookiesAndCups.com

Real Stories, Real Results



"What more can I say about Maguire Law Firm?! They were fast, friendly, hard-working, and proactive with my case. Tiffany and Barb were great with handling everything to the end. They kept me in the loop every step of the way without worry or stress. Maguire Law Firm is your go-to place for all your legal needs. I highly recommend them!"

– Kevin L.

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