

PERSONAL INJURY QUESTIONS & ANSWERS

Q I was in an accident but I do not think I was hurt. Should I still see a lawyer?

A Yes. Many accident victims do not have pain right away. Sometimes it takes weeks or even months for physical symptoms to appear. A lawyer can tell you how to protect your rights to recover money for all your injuries after an accident, including those you don't discover until later.

Q How long will it take to resolve my claim?

A The answer depends on many factors, including whether there's a dispute over fault, the

severity of your injuries, and the other side's willingness to resolve the matter. Many claims are resolved fast, while others take longer, usually because they are more complex, the injury victim takes longer to heal or an insurance company chooses to delay. We try to resolve your claim quickly, but our main goal is to get you all the damages you are entitled to receive.

Q If I make a claim, will I have to go to court?

A Probably not. The vast majority of personal injury claims — over 80% — are settled out-of-court. Many cases are settled even before a lawsuit has been filed.

IF AN ACCIDENT OCCURS

If you are hurt in an accident, please call us. We are dedicated to providing top quality legal representation to accident victims. We fight for your rights and try to resolve your claim as fast as possible, with the goal being to obtain the maximum compensation for you.

We handle all types of personal injury cases and offer a free consultation. For experienced legal help after any type of accident, please call us.



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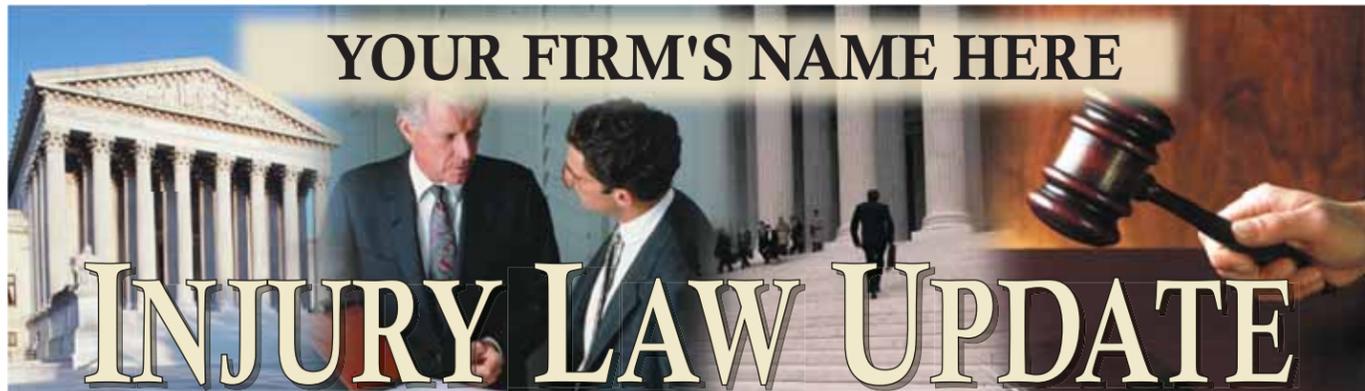
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What To Do In An Auto Accident

Many people panic when they are in an auto accident. They worry how it will affect their insurance rates and other matters. Sometimes, panic causes people to say things they will later regret and to fail to obtain important information about the accident.

Here are steps to follow if you are in a car accident. They can

reduce the hassles and increase your chances of receiving the maximum compensation for your injuries and losses.

- Call 911 to get medical help for anyone injured.
- Exchange the following information with the other driver: name, address, phone number, driver's license number, insurance company and policy number.

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Auto Insurance Tip: Carry Uninsured Motorist Insurance

Car accidents with drivers who have little or no insurance are common. Unfortunately, many innocent victims of these accidents recover little, if any, money for injuries because they did not have the right insurance. To avoid this, carry *uninsured* and *underinsured* motorist insurance.

Uninsured motorist coverage protects you if a person injures you and has no insurance or is a hit-and-run driver. Underinsured motorist coverage protects you if the person who injures you has too little insurance to pay for your injuries.

The worst time to find out you don't have the right insurance is after an accident. So take a moment and be sure you have enough uninsured and underinsured motorist insurance.

Our New Newsletter!

We are pleased to introduce the first issue of our newsletter.

It has important information on legal matters that affect you and your family.

For more information on any article, please call us.

IN BRIEF



If You Have An Injury Claim, Don't Delay

If you've been in an accident and intend to make a claim, there are several reasons why you must consult an attorney promptly.

One reason is there are time limits (called "statutes of limitations") for making claims. If you wait too long and the statute of limitations passes, you will be prevented from bringing your claim.

Another reason is that delay can hurt your case. As time passes, it becomes harder to gather evidence and to find and interview witnesses, who may move or forget the details of your accident.

Since waiting can cause your claim to be dismissed or possibly lower your recovery, seek legal help as soon after an accident as possible.

Child Car Seat Safety Tips

By some reports, over 80% of child car seats are misused. This results in an alarming statistic: over 50% of children who die in car accidents could be saved by properly using a child car seat.

It is vital for people who drive children to use these seats right. They should read the instructions that come with the seat and the car's owner manual. Before you buy a child car seat, make sure it fits right in your car (poorly fitting seats cause most injuries). Also have the child "try out" the seat to see if it fits.

Slip and Fall Accidents

Businesses like theaters, markets and malls are required by law to make sure their premises are safe for customers. This duty covers the main building and can even cover parking lots and sidewalks.

If a business knew or should have known about an unsafe floor or other danger and did not take steps to prevent injuries, you can make a claim if you are hurt. Many businesses blame the customer after an accident, saying he or she was not paying attention. But if you are hurt, don't accept the business's denial of responsibility if you think it's at fault. Instead, call us. We can investigate to find out the true reason for the accident and help you recover damages if the investigation shows the business may be liable.

Auto Accidents,

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If the driver of the other car is not the owner, get the registered owner's name, address and phone number and the name of his or her insurance company and policy number.

- Write down the other car's make, model, year and license number.
- Write down the names, addresses, and phone numbers of all witnesses, including passengers in both cars.
- Make a diagram of the accident. Show the cars before, during and

If you are in an accident, do not sign anything without first consulting your lawyer.

after the accident. Make sure your diagram shows traffic signals, stop signs and crosswalks.

- Make notes on the accident. Include details about weather and road conditions, the location of the accident and the time it occurred.
- Do not admit responsibility. Things you say can be used against you later and affect the outcome of your claim. Call us before you take any blame for the accident. You may think you caused the accident and then learn the other driver was more at fault than you.

After the accident, call us. We will advise you about notifying other parties, your legal rights and duties, and how much money you are entitled to recover. Call as soon after the accident as possible, as the time right after the accident can be vital to your claim.

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After An Accident: How A Lawyer Helps You

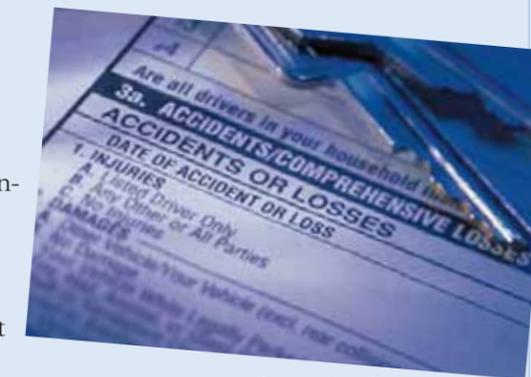
If you get in an accident and want to make a claim, one of the first things you must decide is whether to use a lawyer or make a claim yourself.

There are many reasons why you should have a lawyer's help rather than handle your claim alone. They include:

- You need someone on your side experienced in dealing with insurance companies. Insurance companies have many adjusters and other people working for them, and they often try to avoid paying claims or offer very low settlements. A personal injury lawyer knows how insurance companies work, and is the best person to handle calls and nego-

tiations with them to get the benefits you are entitled to receive.

- You will likely receive more money. Studies (even those by insurance companies) show that accident victims who use a lawyer receive more money than those who don't, even after deducting all costs.
- Your lawyer can evaluate your claim and advise you of your rights.
- Your lawyer can help on related matters, like recommending doctors.
- Your lawyer can collect evidence to help present the best case for you.
- Your lawyer can recover lost wages, medical bills and all other damages you are entitled to receive.



- You pay a fee only if you win. This "contingency fee" lets accident victims get a lawyer's help even if they could not otherwise afford to hire one.

If you needed surgery, you would not operate on yourself. The same rule is true in law — if you are in an accident, you need a professional's help. A lawyer makes recovering damages easier, you'll have a much better chance of recovering money, and you'll likely receive more money.

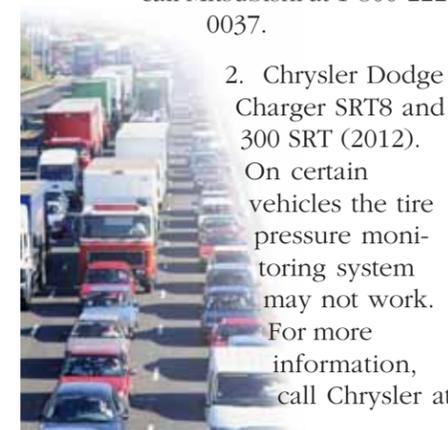
SAFETY ALERT

Auto & Product Recalls

Here is a partial list of recently recalled autos and consumer products. For more auto recalls, call 1-800-424-9393. For more product recalls, call 1-800-638-2772.

1. Mitsubishi Outlander Sport (2012). On certain vehicles the turn signals may not work. For more information, call Mitsubishi at 1-800-222-0037.

2. Chrysler Dodge Charger SRT8 and 300 SRT (2012). On certain vehicles the tire pressure monitoring system may not work. For more information, call Chrysler at



1-800-853-1403.

3. Ford Freestar and Mercury Monterey (2004-2005). An output shaft may fail, resulting in a loss of motive power. For more information, call Ford at 1-866-436-7332.

4. Kia Optima (2006-2008) and Rondo (2007-2008). Certain vehicles may have problems with the driver's air bag. For more information, call Kia at 1-800-333-4542.

5. BumbleBike Indie & Indie Twin Strollers (certain models). The front wheel can break, posing a hazard. For more information, call BumbleBike at 1-800-530-3930.

6. HP fax machines models 1040 and 1050. These can overheat, posing fire hazards. For more information, call HP at 1-888-654-9296.

Thank You FOR YOUR REFERRALS

Our firm receives many new clients as a result of referrals from clients and other friends of our firm. We would like to thank everyone who refers friends and family to our firm. We appreciate the trust and confidence you show in us by making these referrals.

Thank you for recommending us when someone you know needs legal help. We welcome and encourage referrals, and we will strive to provide top quality legal service to everyone you refer.

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