

Jeffrey Meldon

MELDON

LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

Lawyer Jokes (Inspired by The Sky's Bob Rose)

Two attorneys walking through the woods one sunny day attracted the attention of a vicious looking bear. The bear noticed them and started to walk toward them.

The first lawyer immediately opened his briefcase, pulled out a pair of sneakers, and started putting them on. The second lawyer looked at him and said, "You're crazy! You'll never be able to outrun that bear!"

"Oh, I know that. Bears are much faster than humans. I have no hope of ever being able to outrun a bear."

"Well, the way I figure it," the first lawyer continued to reply, "I don't have to outrun the bear. I only have to outrun you."

Have you heard about the lawyer's word processor? No matter what font you select, everything comes out in fine print.

One juror overheard saying to another... "You'll notice that neither the prosecutor nor defense attorney swore to tell the truth!"

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Welcome To Our February Newsletter! *Good News!*



It's February and Valentine's Day is upon us once again! ► Since the 14th century, Valentine's Day has become associated with love. For some, this day brings excitement, anticipation, and possibly the exchanging of gifts to show love and appreciation. For others, Feb. 14th brings an overall distaste of what some say is an over-commercialized holiday that causes undue pressure, stress, and for some, depression. ► **The good news is - no matter where you fall in the Valentine's Day spectrum, there are plenty of other holidays to celebrate this month.**

- **Feb. 2nd is Groundhog Day**, a German superstition about a groundhog and its shadow.
- **Feb. 11th is Thomas Edison's Birthday; the 12th is Abraham Lincoln's; and George Washington's is the 22nd.** These great men bring important reasons for celebration.
- **Susan B. Anthony, an amazing woman who fought for temperance, anti-slavery, equal pay for women, and a woman's right to vote, in the mid 1800's, has a celebrated birthday on the 15th.**
- **The Carnival (aka Mardi Gras) culminates its celebrations on Feb. 16th**, a time 2nd century Romans considered all pleasures allowable.
- Though recently downgraded to a "dwarf planet," **Pluto, a frozen orb of ice shrouded in darkness, was discovered on Feb. 18, 1930.**

► All of us at the Law Office of Jeffrey Meldon and Associates, wish you and yours many reasons for celebration this month!

Office News: *Thanks To Lisa For a Memorable Holiday Party!*

Every year Jeffrey throws the Office a Holiday party. This year's was **wonderfully unique**. Instead of being held at a restaurant, Lisa (that's her on the left) and her husband, Micah (that's him back row, right of center), volunteered their home to make the event more intimate and personal, like a family Christmas. **With the help of some co-workers**, they did just that. The **candlelit evening** was highlighted with amazing home cooked food, a bonfire, and gifts for all under a beautifully decorated tree. **Thank you Lisa and Micah. You wanted to make the event special for everyone, and you did!**



A Note From Jeffrey: *Thank You and an Invitation...*

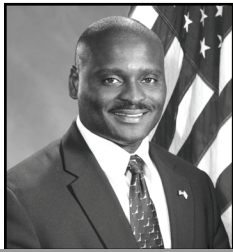
First, I thank all of you who sent the many Holiday greetings and notes of appreciation that the Office received. They were greatly appreciated. **Second, an invitation:** What would you would like to know about? What topics or situations would you like to understand better? What would you like to read about in this Newsletter or on our website? These forums are to be resources and address issues that are relevant to our readers. **I invite you to call or contact me via the website with your ideas or questions.** Thirdly: **I thank all that have referred friends and family.** The Law Office of Jeffrey Meldon, Staff, and Associates are proud to represent people in the "Heart of Florida" for accidents and personal injury. *Sincerely and with Gratitude, Jeffrey Meldon*

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THE LAW OFFICE OF
JEFFREY MELDON

ASSOCIATES

TOLL FREE
1-800-373-8000



Officer, Jeff McAdams

"If you have a traffic related question or concern, please feel free to contact the Law Office of Jeffrey Meldon and leave a message for me.

► Happy 2010 to everyone, and happy safe driving."
Jeff McAdams

The Scholar-Athletes of the Week; North Central Florida's Best and Brightest!

December:

12/17—Karleigh Smoak from Keystone Heights for Basketball

12/24—Summer Woods from Eastside for Soccer

12/31—Bodi Karsono from Buchholz for Golf

January:

1/7—Billy Donovan Jr. from St. Francis for Basketball (of course)

1/14—Ivy Bush from Hawthorne for Basketball

Congratulations Scholar-Athletes of the Week!



Consumer Protection Accident Guide Book

Ask a Cop: Do I have to have insurance for.....?

Question: I own a second vehicle that I hardly ever drive. Do I have to have insurance for it?

Answer: Yes you do. ► According to Florida law, if you own a motorized vehicle with at least 4 wheels you must have at least the minimum required level of insurance on that vehicle. As long as you have a valid Florida license plate on a vehicle, the law requires a minimum of \$10,000 coverage of personal injury protection and \$10,000 in property damage liability. Even if you never intend to drive the second vehicle, you would be in violation of Florida law by not having the required amount of insurance. **This means, any vehicle that is registered with the State of Florida, whether you are driving it or not, must have the minimum insurance required by Fl. law on it.** ► I also must caution you that the cost of an average vehicle crash in Florida far exceeds the minimum required coverage. In addition, if you cause a crash and do not have enough insurance coverage to cover the cost of damages and injuries, you could face a civil judgment against you, which could be substantial.► **It is important to remember,** it does not matter if you have a popular insurance company or not. What matters is the amount of coverage you have. It is always a good idea and a wise investment to seek the advice on an experienced insurance agent or accident attorney any time you have a life changing event with your vehicles. Some examples are adding a new person like a teenager to your policy or purchasing a new car. Unfortunately, adding a teenager to your policy will increase your rates, but it is better to pay the price for adequate coverage, then not have paid the price, if and when an accident occurs.

Jeff McAdams has been a local law enforcement officer for the past 17 years. He is also President of Gator Lodge 67, Fraternal Order of Police (FOP), which represents over 350 local law enforcement officers. Prior to moving to Gainesville, Officer McAdams served 10 years in the United States Air Force.

Jeffrey Meldon/WCJB TV 20's Scholar-Athlete Update... Congratulations Students!

The Jeffrey Meldon/WCJB TV 20 Scholar-Athlete program has been in existence since 1997. Every week during the school year a deserving high school senior is awarded the title of "Scholar-Athlete Of The Week" and receives a \$100 scholarship and a plaque. The award is announced on TV 20's Thursday evening sports news @6:00 and includes a video clip of the student and their achievements. In the column to the left are the latest winners.

Meldon & Friends' "Trivial Pursuit" for February

Q: How many planets are there in our solar system orbiting the sun?

Q: The Mardi Gras day is also called _____ and is the day before Ash Wednesday.

Q: General George Washington led the Continental Troops in the Battle of Valley Forge in 1778 a few miles outside of Philadelphia. True or False?

Q: On Groundhog Day, if Punxsutawney Phil sees his shadow, it will be an early Spring. True or False?

Q: Thomas Edison was the inventor of the incandescent light bulb. True or False?

Q: Abraham Lincoln, who led our country through the Civil War, was our _____ president .



Answers: Eight Fat Tuesday False (it was a 6 mo. encampment) False False False 16th

Are you prepared & adequately insured, in case of an accident ?



Accident Kit with Camera

Most people think it will never happen to them. However, statistics show that one in five drivers will be involved in a traffic accident this year. How can you protect yourself? Always buckle-up yourself and all your passengers properly; don't drive under the influence; don't drive distracted; and make sure your vehicle is properly maintained. However, sometimes accidents still occur. We recommend you:

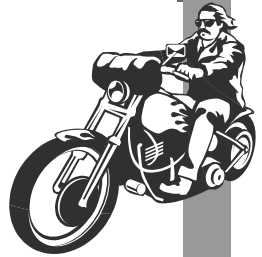
1. Make sure your insurance policy is adequate.
2. Know what to do in the event of an accident.
3. Be ready to document the facts with your Accident Kit with Camera in your glove compartment! ► To request your complimentary Guide Book, (including Mr. Meldon's insurance tips and recommendations), and Accident Kit with Camera, call (800) 373-8000 or visit MedonLaw.com.

You will be more prepared if you have your Accident Kit with Camera and your Consumer Protection Accident Guide Book! Order yours today! It's Free!

The Office Blogs: *5 common motorcycle myths ...*

The 69th annual Bike Week in Daytona Beach, one of the largest motorcycle events in the world, runs from Feb. 26 to March 7. During this week, several hundred thousand motorcycles converge on the Daytona area from all over the country. Most likely, Volusia County's Emergency Rooms are already gearing up for the dangerous and deadly week. Here are 5 common motorcycle myths, and not just for bike week.

- Loud pipes decrease the chance of an accident.** Research shows that bikes with loud pipes actually crash more often. Wear brightly-colored gear to be more noticeable.
 - Helmets don't save lives.** Statistics are clear—riders and passengers that wear helmets survive more accidents than those who don't. Helmets save lives!
 - It is safer to ride on a street than on an Interstate.** Actually, Interstates, without the distractions of pedestrians, intersections, and the various traffic patterns of streets, make them (Interstates) less dangerous for bikers than streets.
 - A biker can stop better with conventional brakes than with anti-lock brakes.** Anti-lock braking systems allow a bike to stop in less distance and are especially effective on slippery surfaces.
 - If you can't avoid a crash, lay it down.** Ending up flat-side-down on the ground is risky, and you have no control over your bike. This is a dangerous technique! It is best to ride safely and defensively and to use your breaks for stopping.
- Remember, for biker safety:** Wear a helmet on every ride; Wear bright colors; Turn on high beams during the day; Ride as if the other vehicles on the road cannot see you; and Don't drink and ride.



Law Talk 101: *New PIP case law explained. Beware! Heads up!*

The PIP facts:

- Florida law requires that every car has Personal Injury Insurance (PIP) coverage in the amount of \$10,000 to cover 80% of your medical bills and 60% of lost income (plus a few other benefits).
- This coverage is paid out by your own insurance company, no matter who caused the accident.
- The insurance company has the ability to claim that you are not injured, do not need any future treatment, and cut off your benefits.
- Until recently the insurance company could cut off your benefits, by hiring a doctor to conduct an insurance medical examination, which predictably would result in your future benefits being cut off.

The new case law:

- The courts recently determined that an insurance company **does not have to have a doctor** actually "examine" you to deny your benefits.
- The insurance company can just have a doctor review your medical records and write a letter cutting off your **benefits without ever seeing you, talking with you, or examining you.**

Recommendation:

- There are several ways to counteract this unfortunate change in case law. Most importantly, hire an experienced law firm that can fight the insurance company if they unfairly prematurely terminate your benefits.

"If you have been seriously injured in an accident and you get the dreaded letter from your insurance company cutting off your benefits—don't give up hope. Give us a call."

Interesting Case of the Month: *Get it in writing!*

Recently, a very nice lady moved from Georgia to Florida to live with her mother. Both women had the same auto insurance company with policies that provided Uninsured Motorist (UM) insurance protection. Our client went to her mother's insurance agent and asked what coverage she needed for her own policy in Florida. The agent told her that she was covered by her mother's UM policy because she was a "resident relative" and therefore did not need UM on her own policy. **Our client then dropped her UM coverage upon the agent's advice.**

She was then in a serious car accident. The at-fault person had some insurance, but not enough, and the insurance was inadequate to cover her medical bills, etc. (UM coverage is so important in situations just like this and is why we so strongly recommend it.) **However, our client's insurance company denied her UM benefits because she did not have UM coverage on her own policy.** (The advice that our client followed from her insurance agent was incorrect. Truth was, under her policy she could not rely on her mother's policy, and had to have had UM on her own policy.)

We are now in the process of suing the insurance agent for giving bad advice. **Unfortunately, our client never got the agent's advice in writing. If she had, we would not be in the middle of a lawsuit, as the agent is denying giving the faulty advice.**

► **Moral of the story: If an insurance agent tells you that you do not need UM on your policy, get it in writing!**

Note: This publication is intended to educate the general public. It is not intended to be legal advice. Every case is unique.

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Check out **Law Talk Live** 10:30 Saturday morning on The SKY/97.3 FM.
Call in with your question. We want to hear from you! What are *you* concerned about?
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**Look Inside
This Issue**

- ▲ New change in PIP case law explained.
- ▲ "Ask a Cop." Do I need insurance for...?
- ▲ Bike Week is coming, here are 5 myths to be aware of.
- ▲ Case of the month - Get it in writing!

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Ask Jeffrey: But I thought I had "full coverage" on my automobile...?

A: This is a common statement I hear from clients after an accident and is the reason I discuss insurance so often. Generally, for 6 out of 10 of these accident victims, what we discover is that they only purchased the State of Florida min. requirement for legally owning or driving a vehicle. This is far from adequate coverage. Here is why:

▶ **The legal requirements for vehicle drivers and owners in Florida:**

- \$10,000 of PIP (Personal Injury Protection) to cover the costs of the policy holder's medical bills (80%) and lost wages (60%) no matter who is at fault.
- \$10,000 of Property Damage Liability to pay for the other person's car repairs, if the policy holder is at fault.

▶ **Here is a typical scenario for a person involved in a serious accident:**

- \$10,000 or more is easily used up in the ER.
- Vehicle repairs or replacement can run thousands.
- Physical rehabilitation can take many months and often more.
- Weeks of lost wages cause bills to pile up, and the possibility of job loss due to a permanent impairment, and/or lack of transportation make it worse.
- ▶ **With a majority of drivers on the road without any insurance or underinsured**, you could very well be financially out of luck if you are in a serious accident and do not have full coverage on your vehicle insurance policy.

▶ 1 in 4 drivers have no insurance at all, 2 of 4 are underinsured and offer little protection if they hit you. That leaves only 1 in 4 with adequate insurance. **Not good odds!**
▶ Check your policy against my recommendations in Chapter 12 of my Accident Book. ▶ I strongly suggest you protect yourself by doing it today.

▶▶▶▶ Jeffrey Meldon is a proud Life Member of the Million Dollar Advocates Forum, a prestigious group of trial lawyers throughout the country. Membership is limited to attorneys that have won million dollar verdicts, awards and settlements for their clients. Less than 1% of U.S. lawyers are members of this forum!



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