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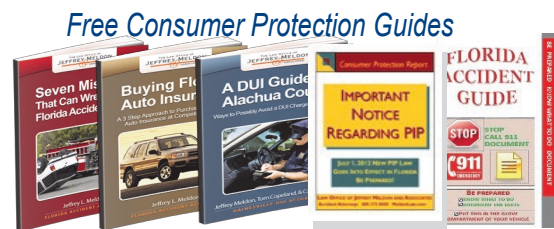
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Know Someone Who Needs Our Help? We are here for you...

Our best clients come from YOU– the folks who know us and trust us.

Serving the "Heart of Florida", we are a team of experienced personal injury attorneys, trial lawyers, negotiators, litigators, case managers, and support staff that have been proudly working to get accident victims the justice they deserve for over 40 years in Gainesville, Ocala, Lake City, Inverness, and throughout the state of Florida. The types of cases we handle include, but are not limited to: accidents involving cars, trucks, motorcycles, bicycle, or pedestrians, dog bites, slip and falls, medical malpractice and criminal defense. Feel free to contact our office to let us know how we can help you. Call us at (800) 373-8000 or visit us online at www.MeldonLaw.com today!



July's "Trivial Pursuit" >>>

Questions:

1. What year did the Fourth of July become a federal holiday?
2. How many people were living in the United States of America on July 4, 1776?
3. Which two U.S. Presidents died on July 4th in the same year of 1826?
4. Which newspaper first printed the Declaration of Independence?
5. Which U.S. President was the first to hold a Fourth of July celebration at the White House?
6. When were fireworks first used in an official Fourth of July celebration in the U.S.?
7. How many people actually signed the Declaration of Independence on July 4, 1776?
8. Which city hosts the nation's largest fireworks display?
9. What baseball player threw a 4-0 no hitter against the Boston Red Sox on July 4, 1983?
10. What is the meaning of the red, white, and blue colors of the American Flag?



Answers: 1. 1870, 2. 2.5 Million, 3. John Adams & Thomas Jefferson, 4. The Pennsylvania Evening Post, 5. Thomas Jefferson, 6. 1777, 7. Two people, 8. New York City, 9. Dave Righetti, NY Yankees, 10. Red = Valor, White = Purity, and Blue = Perseverance & Justice.

MELDON LAW TALK

A Monthly Newsletter Publication from Meldon Law

July
2015

Attorneys

Jeffrey L. Meldon

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MELDONLAW
You Matter Most



Wrongful Death

Personal Injury

Criminal Defense

Hello July



Independence Day marks the nation's founding and the July 4, 1776 signing of the Declaration of Independence: a letter announcing the separation of the Thirteen Colonies from Great Britain.

As we celebrate this year's Fourth of July holiday, patriotic tunes will be played by marching bands, fireworks will light the night sky, and backyards across the country will be filled with barbeque grills and the smell of hamburgers and hotdogs. But the day is really about commemorating the great risk our Founders took to free the colonies from Great Britain while laying the framework for our country today. "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty, and the Pursuit of Happiness." Perhaps there is no sentence in American history better known, or that has had a greater impact than these powerful words about equality and rights. As we take a moment to reconnect with these "truths-self evident", may we rise up and live out the true meaning of its creed, while always remembering the power it holds.

Our nation is great in so many ways. But we are not great because former leaders turned away from the problems in their communities; we are great because they banded together to build a better future for all citizens. Let's all stop and ask ourselves: How can we help improve the future of our communities and our great nation? There are so many answers: volunteer with a local nonprofit, mentor a child, donate to a cause that inspires you. Whatever you can do to make an impact on society and a difference for the common good, do just that. Keep in mind that America is a nation of strivers and survivors. Our history is full of rugged individualists and bootstrap pullers who have worked hard and sacrificed to make better lives for themselves. Life throws us all lemons, but if you don't have the tools or resources available like sugar and water or the basic needs of life, you can't turn them into lemonade, no matter how hard you try. So as we look at our neighbors, friends, relatives or anyone who we may find in need of our help, don't be hesitant to offer not just a hand out but a leg up.



Falling in Love...

A man fell in love with the girl of his dreams. They were perfect for each other, except for one minor problem: She was a South Carolina Gamecocks fan and he was a Georgia Bulldogs fan.

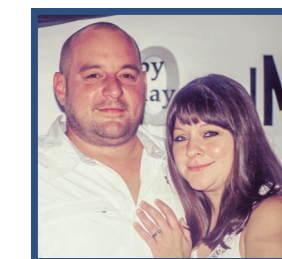
He decided to make the ultimate sacrifice and become a Gamecocks fan. He went to the doctor and asked if there was an easy way to do this. The doctor replied, "Yes, it's a very simple procedure. What we do is go in and remove half your brain. When you wake up, you will be a Gamecocks fan."

The man agrees, and the next week goes into surgery. After he wakes up the doctor comes up to him concerned.

"Sir, I apologize, but there was a mix-up with the scalpel. Instead of removing half your brain we removed 3/4 of it. How do you feel?"

The man sat up, looked around, and said "GO GATORS!"

Thank You For Your Referral: Jason & Kristin Moreau of Gainesville, FL



Jason & Kristin Moreau

We would like to take the opportunity to recognize Jason & Kristin Moreau of Gainesville, FL for referring a case to our office and trusting us to handle the needs of their friends. As a special thank you, we will be making a donation to a charity of the Moreau's choice in their name.

- The Meldon Law Team

Small Business Spotlight...

Greiner's Menswear of Ocala.



An Ocala Tradition Since 1962.

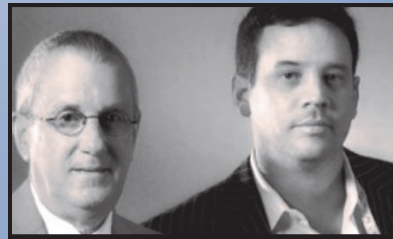
Greiner's Men's clothing collections are selected for the highest quality, style, and value. From dress shirts, suits and sportswear to jeans, casual wear, shoes, and accessories, Greiner's has everything you need for any occasion.

In September 2014, Greiner's launched "Her Kloset at Greiner's", an online storefront specializing in women's apparel offering free delivery for all local online orders placed through the website. www.herklosetocala.com



Greiner's is dedicated to delivering the highest quality in men's clothing while maintaining the highest standard of customer service.

Owners David DeSantis and Bill Davis are proud to call Ocala home for a lifetime, and Greiner's Clothing for Men has been an Ocala tradition since 1962. Their clients and customers are like family, and they invite you to stop into their store. Please visit Greiner's at **405 E. Silver Springs Blvd.** in Ocala or online at www.greinersofocala.com, or call (352) 629-3195.



David DeSantis and Bill Davis.

Community Events...

Friday, July 10, 2015:

Vet Fest '15 Music & BBQ Festival.

Come out for a BBQ competition, bike rodeo, cruise along with vendors, blood drive, kid zone. The event is \$3.00 on Friday to enter & \$5.00 on Saturday. The gates open at 10am till 11pm on Saturday. Waldo Motorsports Park 16280 US Hwy 301.

Saturday, July 11, 2015:

Free Women's Self Defense Class.

Learn basic escapes, grabs, strikes and self defense tactics. This class is offered free to the community and is held at the Global Mixed Martial Arts Academy, 400 W. Newberry Rd. in Gainesville, 2:30PM-3:30PM. For more info, please call 352-371-1007.

Friday, July 17, 2015:

Downtown Summer Jams of Ocala.

Downtown Summer Jams from 6pm to 10pm on Ocala's downtown Citizen's Circle. Local young bands perform live music in downtown Ocala. Food trucks and a car show are part of the events activities. Call 352-368-5517



Wednesday, July 22, 2015:

Glo with the Flo 5K. A fun night time 5K Glo Run through the streets of downtown Ocala from 8pm to 10pm. For details, please contact Heather Wyman of the Marion County Children's Alliance at 352-402-5222.

Quick Recipe...



Pineapple Green Smoothie!

Ingredients

- 1/2 Cup unsweetened almond milk.
- 1/3 Cup non-fat plain Greek Yogurt.
- 1 Cup baby spinach.
- 1 Cup frozen banana slices.
- 1/2 Cup frozen pineapple chunks.
- 1-2 tsp. pure maple syrup or honey.
- 1 tbsp. chia seeds.

Directions

- Add almond milk and yogurt to a blender, then add spinach, banana, pineapple, chia and sweetener (if using); blend until smooth.

Nutrition

- Per serving: 297 calories; 6 g fat (1 g sat, 0 g mono); 4 mg cholesterol; 54 g carbohydrates; 0 g added sugars; 29 g total sugars; 13 g protein; 10 g fiber; 145 mg sodium; 1038 mg potassium.

This month's topic of interest: July 2015

Each month our staff takes a number of calls from people within the North Central Florida Community. Although we aren't always able to take every case we receive, there is always an opportunity to educate others. Here's a topic worth discussing.



Renting a car for summer travel? Here's what you should know.

This is the time of year where many families plan trips which usually entail renting a car when you reach your destination. When you do so, the car rental companies always seem to advise you to buy the extra coverage. But what exactly is that coverage and what does it really cover?



According to Esurance.com, there are typically four elective insurance coverages. The first is called "Loss-damage waiver" (LDW) which will pay for the vehicle should it be damaged or stolen as well as loss-of-use, towing and similar fees. This could cost anywhere from \$9.00 to \$19.00 per day.

The second is "Liability Coverage" which pays another person for damages should you cause an accident where that other person is injured and will cost \$7.00 to \$14.00 per day.

The third coverage is "Personal Accident Insurance" and will pay for your medical bills if you are injured in an accident.

The final coverage is "Personal Effects Coverage" which does what it says, covers your personal effects that are in the car. Both of these last two coverages average \$1.00 to \$5.00 per day.

If you were to elect to have ALL of the coverage, you could easily pay \$18.00 to \$43.00 per day on top of the cost of the rental car itself! That is just plain ridiculous, right?

When you rent a car, you will be asked if you want car rental insurance. You might already have it — but it may have gaps. Here's how to figure it out.

Fortunately there are some good alternatives for those who want to be protected and save money.

1. Your Own Car Insurance

If you own a car, then you (hopefully) have car insurance, and this is probably your first line of defense. You want to make sure you are adequately covered in the previously described areas. Call your insurance agent to confirm your coverage.

2. Your Credit Card Coverage

Many credit cards offer rental car coverage. This insurance is usually secondary to your personal auto policy, and therefore the claim must first be filed with your own insurer. (A few credit cards automatically include primary coverage.) But it may cover deductibles or expenses that your personal auto insurance doesn't, such as loss of use. However, you'll need to be aware of exclusions, which may include rentals in some foreign countries, certain types of vehicles such as pickup trucks or full-sized vans, or travel on unpaved roads. Full-time students may also be excluded from coverage.

3. Private Third-Party Coverage

If you purchase travel insurance, you can often add rental car coverage for a small additional fee. But, as with credit card coverage, it usually doesn't cover everything. It is really just for collision and loss of use, and it won't cover a car you hit, or injury to others.

You can also purchase coverage through a third party even if you don't buy travel insurance. For example, American Express cardholders can buy "Premium Rental Car Coverage" for most rentals for a flat fee of \$19.95 or \$24.95 per rental (not per day).

It is primary coverage, and there is no deductible. It also provides additional coverage for accidental death and secondary coverage for medical expenses, and covers vehicles which basic coverage doesn't (such as luxury vehicles and SUVs).

Hurricane Season is Here... Are you prepared?

The Atlantic hurricane season is upon us and lasts from June to November with the peak season from mid-August to late October. The Eastern Pacific hurricane season begins May 15th and ends November 30th. This year National Oceanic Atmospheric Administration's (NOAA) Atlantic hurricane season forecast predicts a season with fewer named storms than historical averages and calls for a 70 percent likelihood of 6-11 named storms (including May's Tropical Storm Ana), 3-6 of which would become hurricanes, and 0-2 major hurricanes – those of at least Category 3 strength on the Saffir-Simpson Hurricane Wind Scale. This is below the 30-year average of 12 named storms, six hurricanes and three major hurricanes.

HURRICANE SEASON FORECAST				2015
	AVG	NEW CSU	NOAA	THE NUMBER
TOTAL NAMED	12	8	6-11	9
HURRICANES	6	3	3-6	5
CATEGORY 3 OR HIGHER	3	1	0-2	1

TERMS TO KNOW

Hurricane Watch: Hurricane conditions are possible within the specified coastal area. The hurricane watch is usually issued within 48 hours in advance of the anticipated onset of tropical storm force winds.

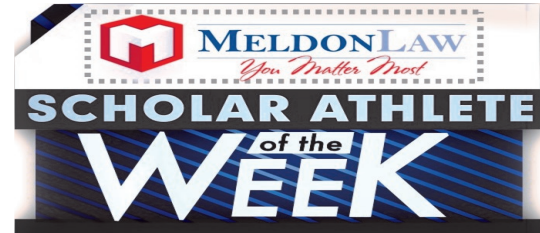
Hurricane Warning: Hurricane conditions are expected in the area of warning. The hurricane warning is usually issued 36 hours in advance of the anticipated onset of winds.

Tropical Storm Warnings & Watches: Take these alerts seriously. Although tropical storms have lower speeds than hurricanes, they can often bring dangerous winds.

Before Hurricane Season

- ◆ Determine safe evacuation routes.
- ◆ Learn location of official shelters.
- ◆ Make emergency plans for pets.
- ◆ Check emergency equipment, such as flashlights, generators, battery powered radios, and cell phones.
- ◆ Buy food that will keep without refrigeration and store drinking water.
- ◆ Buy plywood or other material to protect your home.
- ◆ Clear loose and clogged rain gutters and downspouts.
- ◆ Trim trees and shrubbery.
- ◆ Decide where to move your boat in an emergency.
- ◆ Review your insurance policy.

For more tips to keep you safe before, during and after this hurricane season, please visit the National Hurricane Center's website at: www.nhc.noaa.gov



A word of thanks...

We want to take an opportunity to thank everyone for your continued support of the Meldon Law/WCJB TV 20 Scholar Athlete Program.

Special thanks to everyone who nominated students as Scholar Athlete of the Week and for tuning in to WCJB-TV20 each week as we announced our weekly winners. Without your help as a community, our program would not be possible.

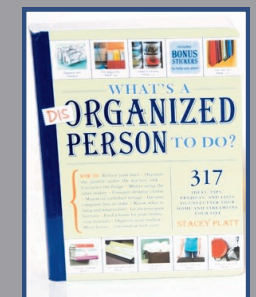
As the academic year comes to an end for many local students throughout the North Central Florida area, our program will be on hiatus during the summer months and will resume at the start of the school year in August. We wish the best of luck and much success to this year's Scholar Athlete Class of 2015!

-The Meldon Law Team



Free Gift From Meldon Law!

I, like most people, struggle to keep organized and get rid of clutter. I just can't throw away that ragged T-Shirt from the 1994 Gator Basketball Final Four in Charlotte. I found a book that tells you how to "feel ten pounds lighter" and promises to be "better than therapy". I want to share this book "What's a Disorganized Person to Do?" with our readers.



Free Gift

It's my free gift to you for being loyal subscribers to the Meldon Law newsletter. Just call or email our office for your free copy today.

(800) 373-8000/ tkettles@meldonlaw.com

Thanks Again -Jeffrey