

MELDON LAW TALK

NEWSLETTER FROM THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

June 2013 Volume V, Issue VIII MeldonLaw.com

Father's Day Humor

The Dead Sea Gull

A father was at the beach with his children when his four-year old son Bobby ran up to him, grabbed his hand, and led him to the shore where a seagull lay dead in the sand.

"Daddy, what happened to him?" Bobby asked. "He died and went to Heaven," the dad explained.

Bobby thought for a moment and then asked, "Did God throw him back down?"

Poor Preacher

After the church service a little boy told the pastor, "When I grow up, I'm going to give you some money."

"Well, thank you," the pastor replied, "but why?"

"Because my daddy says you're one of the poorest preachers we've ever had."

New and Improved

A little girl was sitting on her grandfather's lap as he read her a story. From time to time, she would take her eyes off the book and reach up to touch his wrinkled cheek. Soon she was alternately touching her cheek and then his.

Finally she spoke, "Granddaddy, did God make you?" "Yes, dear" he answered. "God made me a long time ago."

"Oh" she said and then asked, "Granddaddy, did God make me too?"

"Yes, indeed honey" he assured her. "God made you just a little while ago."

"Oh" she said. Feeling their respective faces again, she observed, "God's getting better at it now isn't he?"

To our over 10,000 Newsletter subscribers

In your honor, we have upgraded from labeling, sealing, and putting a stamp on each newsletter by hand to an automated system.

We hope this change will help get your copy in your mailbox sooner.

Thank you all for your support and valuable feedback as our newsletter continues to expand and develop.

Sincerely,

The Law Office of Jeffrey Meldon & Associates



FRONT ROW, (left to right): Attorneys: Tom Copeland, Jeffrey Meldon, Carey Meldon

MIDDLE ROW: Gracie Copeland (Lead Receptionist and In-Office Communications) Nicole Talcik (Case Manager), Megan Connelly (Nicole's Assistant), Barbara Caswell (Bookkeeper), Carlos Marante (Carolyn's Assistant)

BACK ROW: Manny Machin (Investigator and Tech Support), Tavares Kettles (Office Communications Director and Office Assistant), Abbie Knight (Case Manager and Office Manager), Lisa Allen (Case Manager), Carolyn Watson (Case Manager)

Serving the "Heart of Florida" and the entire state for accidents, personal injury, wrongful death, medical malpractice, dog bites, slip and falls, as well as DUI and criminal representation for Alachua County since 1971.

- Consultations are always free, welcomed, and just a call away. 800 373 8000 or 352 373 8000
- If you have a legal situation that my Law Firm does not handle, I will gladly refer you to a trusted attorney who does.
- To all who referred friends and family or have gone out of their way to send notes of appreciation, I thank you! Jeffrey Meldon

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Meldon Law Talk



The Law Office of Jeffrey Meldon & Associates is dedicated to public safety & education. We are always on the look-out for timely safety news and reminders to pass along to our readers.

"AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE!" Ben Franklin

Florida leads the country in bicyclist fatalities!

According to a recent report by the National Highway Traffic Safety Administration, bicyclist deaths in 2011 accounted for 2% of all traffic fatalities countrywide and 5.2% in Florida.

Here are the facts:

- The majority of these deaths occurred between 4:00 and 8:00 p.m.
- The highest fatality occurred to in men between the ages of 45-54. (The highest injury rate was among young males age 16-20.)

Alcohol involvement was reported in over 37% of all bicycle fatalities. (In • 24% of the bicycle fatalities, the bicyclist had a blood alcohol level at or over the legal limit in Florida, .08%.)

Important safety reminders:

- All bicyclists should wear a properly fitted bicycle helmet every time they ride.
- Bicyclists are considered vehicle operators and are required to obey the same rules of the road as other vehicle operators, including obeying traffic signs, signals, and lane markings. When cycling on the street, cyclists must ride in the same direction as traffic.
- Drivers need to share the road with cyclists and allow at least three feet of clearance when passing a cyclist on the road. .
- Cyclists should increase their road visibility by wearing bright clothing and having a front light and back reflector.
- It is against the law to operate any vehicle, including a bicycle, under the influence of alcohol or other drugs.

Jeffrey Meldon/TV 20 Scholar-Athletes-of-the-Week Winners

The Jeffrey Meldon/TV 20 Scholar Athlete Program is celebrating its 16th year! Every week during the school year, a deserving high school senior is awarded the title, a \$100 scholarship, and a plaque. The award is announced on TV 20's Thursday evening sports news at 6:00 p.m. The year ends with a sports banquet honoring each scholar athlete, at which a male and female "Scholar-Athlete-of-the-Year" are selected and awarded a \$1,000 scholarship and trophy. This is one of Jeffrey's favorite community services.

Here are the recent winners-congratulations!

April 18-Olivia Baily from Bell for Softball- "Olivia is a three sport star. Whatever sport Olivia is playing she makes her efforts count." April 25-Tim Reidy from Chiefland for Baseball-"Tim, a man of few words lets his work in the classroom and on the field speak for itself." May 2-Case Harrison from Gainesville High for Baseball-"Case plays football as well and will be on the Gator football team next year."

Another Office "Upgrade"-Do you have yours yet? Times are changing and so are we. DO NOT TEX AND DRIVE Most people now use their cell phones to take pictures. To better serve the community, we now offer a free cell phone car charger to ensure that you are prepared to document the facts in the event of an accident. Free and without any obligation. 352 373 8000

MELDONLAW

Help! App



NOTICE

REGARDING PIE

Protect yourself and your family <u>before and after</u> an accident!

Most people think it will never happen to them. However, statistics show that one in five will be involved in a traffic crash each year.

How can you protect yourself and family?

Be safe, educated, adequately insured, and prepared!



Consumer Protection Accident Guide Book

Give us a call, available 24/7—Consultations and Case Evaluations are

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Florida leads the country in drowning—Life saving information...

Florida leads the nation in unintentional submersion deaths. Children, especially boys, between the ages of 1 and 4 are at the highest risk for drowning, and swimming pools pose the greatest risk of death and injury. The Center for Disease Control (CDC) reports that for every child under 15 years-old who dies from drowning in a pool, another 10 receive emergency medical care for non-fatal submersion injuries, the most common being permanent brain damage.

Good news—drowning can be preventable.

Some life saving information:

- Swimming lessons can reduce the risk of drowning by 88%. The American Academy of Pediatrics encourages swimming lessons for children as young as age one.
- Barriers to pool access are a must and are legally required in Florida if the pool was installed after October 1, 2000. Barriers include: four-sided fencing, door locks, gate locks, approved pool covers, and door alarms (exit alarms) that sound when a door is opened. (Note, most children who drown in pools were last seen inside the home, had been out of sight for less than five minutes, and were in the care of one or both parents at the time.)
- Adults who are supervising young children in or around a pool should not be distracted by texting, talking on the phone, reading, chatting with others, etc. Drowning can happen very quickly and quietly.
- Learn CPR. Immediate CPR initiated right away by a parent or bystander can reduce the possibility of brain damage.
- Make life jackets a must for all children around any body of water such as pools, lakes, or the ocean. ("Water wings," noodles, and floaters are <u>not</u> life jackets.)

Heads up:

In addition to the pain and suffering caused by drowning or near drowning, a drowning victim or survivor may have cause for legal action for negligent supervision, negligent maintenance of a pool, or attractive nuisance if the pool owner is in violation of local laws and standards. (Please Note: The second highest age group at risk for drowning are the elderly, over 85 years old.)

June "Trivial Pursuit"-Do you know your June facts?

Q: Flag Day, commemorating the adoption of our flag in 1777, is June 14. Our flag has 50 stars which represent the 50 states of the our country. What do the 13 stripes represent? How many stars did the original 1777 flag have on it?

Q: Father's Day, a day celebrating fatherhood and male parenting, is Sunday, June 16. Which celebration came first, Father's Day or Mother's Day? Father's Day was first celebrated in Spokane, Washington at the ______ in 1910. The term, "male parenting" refers to the aspects of raising a child aside from the biological relationship. True/False

Q: The summer solstice, June 21 at 1:04 a.m., is the longest day of the year in the northern hemisphere. This solstice occurs when the sun reaches its furthest point from the ______. Also called the June solstice, this day represents the first day of ____? Where on earth does the sun never set for 24 hours on this day? What is this day called in the southern hemisphere?

Answers: The thirteen British colonies, Thirteen, Mother's Day, YMCA, True, Equator, Summer, North Pole, Winter Solstice

Case of the month—Insurance company tried to minimize injuries...

Recently, a client was seriously injured in a motor vehicle accident when she was broad-sided at a high rate of speed. The young woman was injured so severely that even though the accident occurred in front of a hospital, she had to be air-lifted to another hospital capable of dealing with the extent of her traumatic injuries. The woman was treated for spinal fracture and many other injuries as an inpatient for three days. Her medical bills totaled more than \$125,000.

The at-fault driver's insurance company paid their \$25,000 bodily injury liability limit immediately. We then made a claim to <u>her</u> insurance company for her \$100,000 of underinsured motorist coverage (UIM). They failed to make ANY offer at all, stating that her injuries would heal within a few months. After we filed a civil remedy notice with the insurance commissioner and threatened her insurance company with a bad faith lawsuit, they paid the policy limit.

Moral: Even if you are seriously injured, the insurance company is going to try to minimize your injuries to avoid paying you.

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



MELDON LAW TALK NEWSLETTER

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The Law Office of Jeffrey Meldon & **Associates now** has an Ocala office for consultations. 808 East Fort King St. 800-373-8000

Is Bankruptcy Right For You? Ask Bob!



Robert Warren

Bob's law office is in the same building as mine. We often refer people to him that are having financial difficulties. Often times friends and clients find that after a visit with Bob they can

When you are behind on your bills and debt collectors are calling or lawyers are threatening lawsuits and wage garnishments, it can be very frightening. Anything from medical problems to job loss, divorce, or other unfortunate events can cause a financial crisis.

sleep more soundly. Jeffrey Meldon

If you have found yourself in this position, the first step should be to find out what your legal rights and options are. In many cases, a Chapter 7 or 13 bankruptcy is the

best way to eliminate or reduce debt and get creditors off your back. Federal bankruptcy law can stop creditors in their tracks. This means that the threatening phone calls must stop, lawsuits stop, and in many cases your home (even if in foreclosure) can be saved.

While bankruptcy is often an option, there are also a number of other ways that I help people deal with debt problems. Negotiation of delinquent debts is an option that many choose to pursue. Creditors may agree to accept a small percentage of the debt just to get something and close an account out.

My practice is devoted to bankruptcy and other debt relief solutions. If you're at the point where there is not enough income to pay your bills each month and creditors are hounding you, call my office for a free consultation. We'll sit down together to review your particular situation and determine your legal rights and options. Bob Warren 352 377 6600 or 888 302 9892 or www.floridabankruptcyhelp.com

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 who



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