

Jeffrey Meldon

MELDON

LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

June 2009 Volume I, Issue VIII

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Bob Rose's Inspired Lawyer Jokes of The Month!

Warning Signs that you Might Need a Different Lawyer

- Your lawyer tells you that his last good case was a case of Budweiser.
- When the prosecutors see your lawyer, they high-five each other.
- Your lawyer picks the jury by playing "duck-duck-goose."
- Your lawyer tells you that he has never told a lie.

Q: What is the difference between an attorney and a pit bull?

A: Jewelry

Quote:

"I busted a mirror and got seven years bad luck, but my lawyer thinks he can get me five."

Welcome to our June Newsletter! Happy Father's Day!

Happy June! Father's Day is the 3rd Sunday in June, which is June 21st this year. Here is a little bit of Father's Day history. **The idea for creating a day for children to honor their fathers began in Spokane, Washington. A woman by the name of Sonora Smart Dodd thought of the idea for Father's Day while listening to a Mother's Day sermon in 1909. Having been raised by her father, Henry Jackson Smart, after her mother had died, Sonora wanted her father to**



know how special he was to her. It was her father that made all the parental sacrifices and, in the eyes of his daughter, **was a courageous, selfless, and loving man.** Sonora's father was born in June, so she chose to hold the first Father's Day celebration in Spokane, Washington on the 19th of June, 1910. **In 1924 President Calvin Coolidge proclaimed the third Sunday in June as Father's Day. Roses are the Father's Day flower: red for a father that is living and white for a deceased father.** We at the Law Office of Jeffrey Meldon, wish all fathers a **Happy Father's Day!**



Important Office News: Scholar-Athlete Banquet was a huge success!

On May 19th the Annual Scholar-Athlete Banquet was held at the Savannah Grande. The Jeffrey Meldon/WCJB TV20 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. At the end of the school year, a banquet is held for the students and their families, where they are honored and an overall Scholar-Athlete Of The Year is announced; one female and one male. **This year, Chloe Mann from Eastside High School for volleyball and Greg Gantt from Gainesville High School for basketball were selected.** Chloe and Greg were both awarded a \$1,000 scholarship and a large glass trophy acknowledging their achievements. Some of our previous Scholar-Athletes of the year have been: John Brantley (football), Andrew Miller (baseball), and Kelsey Bowers & Marcia Hampton (volleyball). **Congratulations to all 36 Scholar-Athletes!**



Hank Astengo (TV20), Greg Gantt, Chloe Mann (Scholar-Athlete's of the Year), and Jeffrey Meldon

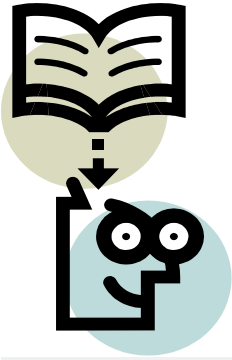
Welcome and Thank You! A note from Jeffrey:

My Staff, Associates and I would like to **welcome our new clients** that joined the Meldon Law family this past month and to send **our personal thanks to all** that referred friends and family. **The Law Office of Jeffrey Meldon primarily helps accident victims get the compensation, and help, that they deserve.**

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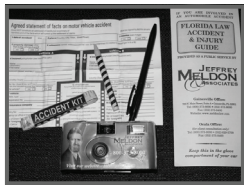
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BEWARE! The day you were injured you entered a war zone and the insurance company is not on your side of the battle.

Insurance adjusters may act like your friend, but beware, their one and only goal is to save their employer, the insurance company, money!

"Only when the insurance company knows you have selected an attorney who has the experience and skills necessary to go toe to toe with them, will they even consider giving you a fair shake in your serious injury case."



Glove Compartment Accident Kit

Commonly Seen Situation: Clever Insurance Adjuster Tactics. Part III

This series of articles focuses on some of the ways that the Insurance Company's adjuster may try to take advantage of you if you have been injured in an accident.

Beware: You are not on an even playing field with the Insurance Company. Insurance claims adjusters receive extensive training in tactics about how to save their employer, the Insurance Company, money. **Remember, they are the professionals in this field, you are not.**

► **Tactic #4: The insurance adjuster may misrepresent insurance policy benefits.** Sometimes the adjuster will not give you accurate information about the amount of insurance coverage that is available to you. This could be your own Insurance Company's, or the at-fault person's agent. For example, your own insurance adjuster may not tell you about all of the Uninsured Motorist (UM) coverage you are entitled to or that they failed to obtain the proper UM rejection forms when you bought your insurance. Additionally, in Florida, both the owner and the driver of the vehicle are responsible for damages caused in an accident, and sometimes a business may be responsible if the driver of the vehicle was on a business mission, even if they were not driving a company vehicle.

► **Tactic #5: The insurance adjuster may use delay tactics to wear you down.** The insurance adjuster knows that you need money if you are out of work, have medical and daily bills piling up, and are getting further behind. They know that many people, after some time, will throw up their hands and say "enough", and accept the insurance company's "low ball" offer.

Meldon's Suggestions: How to avoid being taken advantage of.

► **Beware: The insurance adjuster may use this misinformation and delay tactics to entice you to accept a lower settlement than would otherwise be warranted in your case.**

What to do? ► If you have serious injuries, I recommend that you make sure to consult with an experienced Florida Personal Injury Attorney (accident lawyer) that can investigate all the insurance benefits available, before agreeing to any settlement or signing any papers. ► An experienced Florida Accident Lawyer can advise you on strategies to keep from being taken advantage of. It is not hopeless. Get help! Don't give up! **I also suggest that you contact my office to receive your free copy of my consumer accident guide book, The Seven Biggest Mistakes That Can Wreck Your Florida Accident Case.**

Jeffrey's Personal News: New lawyers in the family!

Jeffrey is proud to announce that there are two new lawyers in the family. His daughter, Jessica Meldon, graduated from St. Thomas University Law School, on May 16th and his fiancée's daughter, Cody Galloway, graduated from the University of Florida's Law School on May 15th, both with honors!

Free Accident Kit. Start Your Summer off Right!

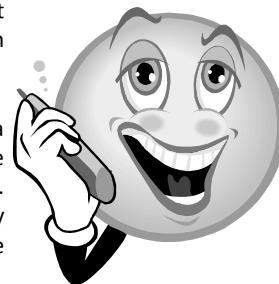
The Law Office of Jeffrey Meldon and Associates has put together a **Glove Compartment Accident Kit**, to help people be prepared in the event of an accident. This compact kit includes an Accident Guide, pen, measuring tape, crayon, flashlight, and a disposable camera. **It is very important to document the accident scene facts, and take pictures of the scene, vehicles and any injuries.** This information is best collected at the time of the accident, as evidence can get cold and witnesses can leave the scene before the police arrive. We recently had a case where the police officer lost an important witness' phone number, and could not be located. **It is very important to be prepared.** I suggest you request your **complimentary** accident kit today, look it over, and then put it in the glove compartment of your vehicle so you will be prepared to document the facts if you are in an accident. **Call us at 1 800 373 8000 or visit our website @ MeldonLaw.com to request your free accident kit today!** Being prepared is a great way to start the summer!

Be Safe. Be Prepared. Be Protected. Be Educated. Have a great summer!

The Office Blogs: Bad News for Floridians on the Road!

Texting and Celling Behind the Wheel Remains Legal in Florida. Bills that would have prohibited cell phone use including texting while driving failed to pass in the Florida Legislature. This means that these dangerous activities which increase the likelihood of an accident by 4 times, will remain legal in Florida for the near future.

Cell phone usage while driving has led to numerous publicized accidents and deaths throughout Florida and across the United States. Several states, including California, New York, and Washington, have banned hand-held cell phone usage while driving, and ten states have banned texting while driving. **Florida is one of 17 States to have no bans, at all, on cell phone use while driving.** In fact, it is perfectly legal for school bus drivers, or drivers with learner permits, to take their eyes, and attention, off the road and text and chat away, in Florida.



Bans on cell phones, and texting while driving, have been a hot topic in over 40 states, including Florida. However, multiple bills to ban the dangerous activities while driving have failed in Florida's Legislature this year, with the focus being on the budget rather than on bills that would make our Florida roads safer. **Cell phones are the number one cause of driver inattention and thus pose a serious danger on the roads in Florida.** It is common place to see drivers talking on cell phones as they drive, and now, with the defeat of the bills that could have eliminated the danger, this problem will likely not go away soon.

Law Talk 101: Criminal vs. Civil Wrongs explained.

Here are the main differences between criminal wrongs (crimes) and civil wrongs (claims):

A criminal wrong or action is a crime that violates statutory law, or law that is enacted by a legislative body such as congress, state, county or city.

- ▶ In criminal wrongs a complaint is brought by the state or federal government, acting on behalf of the citizens of the State or the U.S., against a person accused of violating a statutory law.
- ▶ Only the state or federal government can prosecute criminal wrongs such as murder, drug-related offenses, burglary, and DUI.
- ▶ **The main objectives of criminal laws are the prevention of further offenses and punishment of the lawbreaker.**

A civil wrong is any wrongdoing, for which an action for damages may be brought.

- ▶ A harmed or injured person or an organization brings a civil action, which is a non-criminal action, involving private rights, seeking remedy or compensation.
- ▶ Both private citizens and the state or federal government can bring civil actions against another.
- ▶ Examples of civil wrongs are torts (such as negligence), property disputes, contract matters, and wills
- ▶ **The goal of civil law is usually compensation (money damages).**

Some criminal actions can also be civil wrongs, such as assault and battery where a victim seeks compensation for their injuries from the wrongdoer.

Interesting Case of the Month: Persistence, Persistence, Persistence!

Our client, a 40 year old day laborer and father of a 16 year old daughter, was found dead, pinned down and suffocated by a semi-truck that fell on him as he was cutting it up for scrap, with a torch in a Columbia County scrap yard. We were hired by his family and after investigating made a claim for the company's policy limit, \$300,000.00, which they denied, saying our client was an "independent contractor", and that the claim was not covered under the garage's (scrap yard) policy. **We persisted!** We sent out our investigation team to observe and take pictures of the scrap yard. We also went over the scrap yard's insurance policy with a "fine tooth comb" and researched relevant legal theories (Florida law regarding liability of "joint ventures"). **Results:** ▶ **#1.** After a detailed analysis of the case, which clearly showed the garage's liability, photos, and an explanation that under Florida law they could be liable for the entire verdict not just their policy limit if they refused to evaluate the claim in good faith, were sent to the insurance company (demand package). They immediately sent it to the supervisor who **promptly called us and offered the full policy limit of \$300,000.** ▶ **#2.** **Our client's family was able to pay their bills, funeral expenses and will be able to send their daughter to college, which was our client's dream.**

Disclaimer: Just because we obtained these results in this case, does not necessarily mean we can get them on every case. Each case is unique.

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Look Inside To See Our New Section Inspired by
The Sky's Bob Rose: Lawyer Jokes !

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**Look Inside
This Issue**

- ▲ Jeffrey talks about ways insurance adjusters may try to take advantage of you and what to do about them.
- ▲ The Annual Scholar-Athlete Banquet.
- ▲ Criminal vs. Civil Wrongs are explained.
- ▲ The Case of the Month, Persistence!

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Ask Jeffrey: Is it legal to ride in the bed of a pick-up truck?

Q: What are the laws regarding riding in the beds of pick-up trucks in Florida?

A: This is a very good question and one that I was surprised by the answer to. Here is the information:

- ▶ In Florida, it is legal for an adult to ride in the bed of a pick-up truck.
- ▶ It is *illegal* for a minor under the age of 18 to ride in the truck bed, even if they have a driver's license and/or the permission of their parents.
- ▶ A minor may only ride in the bed of a truck as long as it has been modified to include secure seating and safety restraints to prevent the passenger "from being thrown, falling, or jumping from the truck". However, a Florida county can decide to independently exempt its residents from this law with a majority vote and a public hearing. You will need to check with your county's Code of Ordinance, however, the majority of counties in North Florida do not allow a child to ride in the bed of a truck, unless restrained properly.
- ▶ The only time a child may ride in the back of a pick-up is in a medical emergency and the minor is in the company of an adult.
- ▶ It is also illegal for an adult to ride on the bumper, edge of the bed, or the hood of a pick-up.

This is the law in Florida. As an accident attorney, I have seen first hand the devastation that can occur when an unrestrained passenger is thrown from a pick-up truck or any vehicle. **Safety belts save lives-especially in pick-ups!**

"Riding unrestrained in a pick-up truck's cargo area is dangerous for everyone since truck beds were designed for freight, not people."

Buckle up!

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