

Jeffrey Meldon

# MELDON

# LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

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

### Guess Who?

A man walks into a post office one day to see a middle-aged, balding man standing at the counter methodically placing "Love" stamps on bright pink envelopes with hearts all over them. He then takes out a perfume bottle and starts spraying scent all over them.

His curiosity getting the better of him, goes up to the balding man and asks him what he is doing. The man says, "I'm sending out 1,000 Valentine cards signed, "Guess who?"

"But why?" asks the man.

"I'm a divorce lawyer," the man replies.

### A couple of friends meet after a long time:

"I divorced my wife," says one.

"Really? How did you do it?"

"We hired a lawyer who helped divide the assets and stuff."

"What about the kids?"

"Well, we decided that whoever got more money would also take the kids."

"That sounds fair, who got them?"

"The lawyer."

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## Welcome To Our March Newsletter: *Turn, Turn, Turn!*

### "To Everything There is a Season - Turn, Turn, Turn!"

**March is here and that means Spring in the Northern Hemisphere and "springing forward."**

There are two times of the year when the sun is directly above the equator, and we have equal amounts of daylight and darkness—the Spring and Fall Equinoxes, also known as the Vernal Equinox and the Autumnal Equinox. In fact, the word "equinox" is derived from Latin, meaning "equal night." This year, **March 20 is the first day of Spring—the Spring Equinox.** After this day, daylight hours will increase, bringing growth, renewal, and birth in the animal and plant kingdoms, up until the Summer Solstice. Spring is also a perfect time to "turn" our homes by renewing them with some "spring cleaning."

**March also brings springing forward with Daylight Saving Time (DST).** On March 14, we turn our clocks forward one hour, an idea conceived by Benjamin Franklin while in France in 1784. Truth is that no time is actually saved, as the name implies, it is just shifted to make better use of daylight. Although



energy savings during DST are minimal, there is a public health advantage—a decrease in vehicle accidents in the evening hours that are offset by a slight increase in the morning hours. We revert to Standard Time the first Sunday in November, which dramatically increases pedestrian fatalities in the early evening hours! **Safety Reminder:** Many fire departments encourage people to turn in their smoke detector batteries for new ones when they change their clocks. 90% of homes in the U.S. have detectors, but 1/3 are estimated to have missing or dead batteries. **May all of you and yours "spring forth"**

**into the new season, which astrologically, is the start of a New Year!**

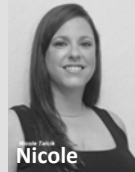
## Office News: *Heads up—Employee Appreciation Day is at hand.*



Abbie



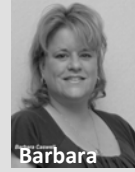
Carolyn



Nicole



TG



Barbara



Lisa

**Heads up—The first Friday in March is Employee Appreciation Day.** This day to honor employees first appeared on calendars in 1995. So, to all employers, March 5 is a day to do something extra for your employees. Jeffrey plans to show appreciation for his valued legal assistants with a catered lunch.

## A Note From Jeffrey: *Welcome and Thank You!*

My Staff, Associates, and I **welcome our new clients** that joined the Meldon Law Family this past month and send our **personal thanks to all that referred friends and family and have gone out of their way to send notes of appreciation.** The Law Office of Jeffrey Meldon is **proud to represent people in the "Heart of Florida"** for accidents, personal injury, wrongful death, medical malpractice, dog bites, slip and falls, and criminal defense. **Consultations are always free.** My thank you's go out as well to those that took the time to request topics they would like to see addressed in the Newsletter. **Thank you and please, feel free to call the Office if we can be of help.**

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&  
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**Accident Attorneys,  
Jeffrey Meldon and  
Tom Copeland**

**Ask An Accident Attorney: *I was in an accident with a semi!***

**Question:** I was just in an accident involving a big rig tractor-trailer. How will my accident case be different from other auto injury cases?

**Answer:** This is a very good question. There are several things that make big truck accident cases different from auto crashes. **Here are some considerations:**

- ▶ **Big truck and commercial truck accident cases** are more complex and complicated.
- ▶ **There is a potential for multiple parties** that can be held liable such as the, driver, owner, supervisor, loader, mechanic, inspector, etc.
- ▶ **Accidents involving large trucks have a greater potential for serious injury or death.** Therefore, trucking companies and employers are required to carry higher levels of insurance from powerful insurance companies.
- ▶ **The combination** of the potential for multiple people to be held liable and multiple insurance companies, results in many complex insurance issues.
- ▶ **In tractor-trailer or commercial truck accidents**, there are different forces at play from an accident reconstruction perspective.
- ▶ **If the truck was an Interstate rig**, the case becomes even more complex with Federal and State laws regulating Interstate trucking.
- ▶ **TIP: Many experts and engineers are often needed to properly evaluate all the factors that determine responsibility of an 18-wheeler collision.** When looking for legal representation, make sure to hire a law firm that has the personnel and financial resources, experience, and determination to fully investigate your case.

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

**January:**

1/21—TJ Hall from Gainesville High for Basketball

1/28—Greta Bartkute from The Rock for Basketball

**February:**

2/4—Jamaal Montague from Columbia High for Football

2/11—Breckley Neale from Oak Hall for Basketball

**Congratulations Scholar-Athletes of the Week!**

**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 March**

- Q:** March 2nd is Dr. \_\_\_\_\_ birthday, the author of The Cat in The Hat.
- Q:** Uranus was discovered in March, 1781. It is the \_\_\_\_\_ planet from the sun and is the \_\_\_\_\_ largest in our solar system.
- Q:** According to legend, St. Patrick used the shamrock to explain \_\_\_\_\_ to the Irish.
- Q:** One of the oldest and largest St. Patrick Day parades is held in \_\_\_\_\_, Georgia, with an estimated 400,000 expected to attend. There is no open container law in this city. T/F
- Q:** The Ides of March, March 15, is know for the day \_\_\_\_\_ was assassinated. The word, "Ides" is Latin for \_\_\_\_\_.
- Q:** Which employee's Birthday is on the Ides of March? Hint: She is also know as, "Ms. Sunshine" and has the ability and team spirit to wear many "hats" at one time with, kindness, and tolerance for all.
- Q:** "Mr. Watson, come here, I want to see you," were famous first words transmitted on the \_\_\_\_\_.

*Answers: Seuss' 7th 3rd The Holy Trinity Savannah T Julius Caesar half division Lisa Telephone*

**Have you read your Consumer Guide Accident Book yet?**



**Available soon on audio CD!**

**Good news!** In an effort to make it more convenient to get the information in Jeffrey's Consumer Guide Book, Seven Mistakes That Can Wreck Your Florida Accident Case, Storm Roberts of KTK agreed to read it on audio CD. **The book on CD will be available soon and complimentary to our readers.** To request yours, call the Office and request that a copy be saved for you @ 800-373-8000. **Be safe and be prepared!**



**1-800-373-8000**

**Consumer Protection  
Accident Guide Book**

**Thanks to Storm Roberts, the book will soon be available on audio CD. Reserve yours today!**

## The Office Blogs: *Heads up—distracted pedestrians are on the road!*

For some time, I have voiced my opinion about using a cell phone while driving. Now, with increasingly more gadgets and devices to keep people preoccupied, drivers need to beware of those who are not in their cars: the distracted pedestrians! Recent news shows that using a cell phone can distract you even while walking—and increase your chances of an accident. According to the New York Times, more than 1,000 pedestrians went to the emergency room in 2008 because they were in an accident while using their cell phone. One woman said she was so “lost in conversation,” she ran into a parked truck!

**Inattentive blindness**, a term coined by two researchers in the 90’s, describes the phenomena when people do not see objects that are in plain sight. Studies show that humans only have a limited capacity to pay attention to details in their visual field when their mind is focused on something else—even when they think they are fully paying attention to details. You may be surprised to know that illusionists have taken advantage of inattentive blindness for many years.

One study examined 347 passersby, noting whether they were talking on the phone, texting, or listening to music. To determine their level of “distraction,” researchers set up an unusual sight—a clown on a unicycle. Only 25% of cell phone users remembered seeing the clown! Other studies show that given a task, such as counting how many times a basketball team passes the ball, the majority of observers fail to notice a gorilla strolling in the middle of the court.

There are some interesting online videos to check out. Google, “[Gorilla in Court](#)” and “[Test Your Awareness: Do The Test](#)”.

► **Heads up—if you are going to multitask**, avoid doing it while driving or walking on a busy street. That “gorilla on the court” could be an important piece of information required for all to get home safely.



### Law Talk 101: *Bodily Injury Liability Insurance explained!*

*Important Facts to Remember:*

*Bodily Injury Liability Insurance, protects others.*

*Uninsured Motorist Coverage protects you and your family!*

**What is Bodily Injury Liability Insurance (BI):** Basically, BI protects the other person(s), if you are at fault for an accident that results in serious injury.

**Why I recommend you have BI protection:** Top 3 reasons, beyond it just being the right thing to do:

1. If you are at fault in an accident, it will protect your personal non-homestead assets by providing monetary compensation for injuries sustained as a result of your negligence—even if it is a friend of yours that was a passenger in your car.
2. BI coverage will pay for an attorney and any costs incurred, if you are sued for financial compensation for injuries caused as a result of your negligence.
3. You need to have BI coverage in order to purchase Uninsured or Under-insured Motorist coverage (UM).

**BI is not required in Florida (if you have not been convicted of DUI within 3 yrs.) BUT:** Florida does have a Financial Responsibility Law that requires a person who is at fault for an accident to provide financial coverage of at least \$10,000 per person and \$20,000 per accident. If this “responsibility” is not met, loss of driving privileges can result.

**Recommendations for amount of coverage:** Even though the Financial Responsibility Law requires the above amounts, it is extremely inadequate coverage! I recommend at least \$100,000 per person and \$300,000 per accident of BI coverage.

**Additionally:** Obtaining my recommended BI coverage will allow you to purchase the same amount of UM coverage.

**Remember to Stack:** If you have 2 cars, you can get stacked UM coverage and have twice the protection.

### Sad, Yet Common, Case of the Month: *Don't let this happen to you!*

**Recently, we had a client who thought that they had adequate insurance coverage.** In reality, all they had was the required insurance in Florida: \$10,000 of both Personal Injury Protection (PIP) and Property Damage Liability in addition to \$10,000 of Bodily Injury Liability (BI) protection. Note—this client had no Uninsured Motorist Coverage (UM). ► Our client was in a serious accident that was partly his fault and partly the other person’s fault. ► To make matters worse, the other person was driving illegally with no insurance coverage at all. ► The other person’s injuries vastly exceeded our client’s \$10,000 of BI, making our client at risk of being sued for the balance of the judgment obtained against them. ► Since the other person had no insurance, our client could not collect a penny against them. Plus, our client’s \$10,000 of PIP fell far short of covering his \$75,000 of medical bills. ► In addition, our client had no Collision Insurance, so there was no compensation available for his property damage. ► This was a sad case! Since Florida is a comparative negligence State, our client was not only unable to collect any compensation for his losses, he was looking at being sued! ► This could have been avoided, if he had purchased adequate BI insurance to protect the other person for his part of the blame, UM to protect himself and his family from the uninsured driver’s percentage of the negligence, and Collision Insurance.

► **Moral of the story: Make sure you have adequate insurance coverage. See Chapter 12 of my Consumer Protection Guide Book for my recommendations to arm yourself with basic information and guidelines, and then consult a local experienced insurance agent.**

**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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**Look Inside  
This Issue**

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**Ask Jeffrey:** *How much money is my accident case worth?*

**A:** This is actually a question I am asked frequently. The answer varies with each case and depends on the expertise and experience of the personal injury attorney, how skilled the attorney is at navigating the accident insurance world, negotiating, and litigating (experience does make a difference!)  
**Basically, your case is worth** either what you agree with the insurance company it is worth or the amount awarded to you by a jury.

**There are many variables that go into answering this question.** Here are a few:

- **How much insurance is available?** If a case is worth \$100,000, but there is only \$10,000 in insurance coverage, then the case is probably only worth \$10,000.
  - **How serious are the injuries?** If there is \$250,000 worth of insurance, but the injuries are minor, then the case will be worth much less than \$250,000.
  - **How much are the person's medical bills and projected future medical bills?**
  - **How much income was and/or will be lost because of the accident?**
  - **Were there any prior or preexisting medical conditions?**
  - **Who was at fault in the accident?** Florida is a comparative fault state. If there is more than one person at fault for the crash, then the value of the case will be affected by the percentage of fault.
- ▶ If you have what may be a serious injury from an accident, it is important to **get legal advice early on** to avoid making a mistake that could wreck your case.

▶ **Unless you are in the business of evaluating and settling cases for a living**, you should look to an experienced personal injury attorney for guidance.  
▶ **Remember**, for most attorneys, initial consultations are free. ▶ **In addition, you must beware:** There are many strategies used by insurance companies to settle cases for less than full value.

▶▶▶▶ 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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