

Jeffrey Meldon

# MELDON

# LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

May 2009 Volume I, Issue VII

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## Bob Rose's Inspired Lawyer Jokes of The Month!

**Q:** What's wrong with Lawyer jokes?

**A:** Lawyers don't think they're funny, and nobody else thinks they're jokes.

### You've changed my mind:

**Lawyer:** "Now that you have been acquitted, will you tell me truly? Did you steal the car?"

**Client:** "After hearing your amazing argument in court this morning, I'm beginning to think I didn't.

### Famous Quote:

**Whoever tells the best story wins. – John Quincy Adams**

## Welcome to Our May Newsletter! Mother Goose, Mom & Vets

**Happy May! May is a busy month, with much to celebrate!** Since 1987, **Mother Goose's Day is on May 1st.** Who was Mother Goose? Actually she has been many different writers throughout the years with the first use of the term traced back to 1650. From century to century, from generation to generation, seasons to seasons.. Mother Goose has been an important part of our lives and a comforting embrace to many. **Mother's Day is celebrated on May 10th.** The history of Mother's Day is centuries



old and the earliest celebrations can be traced back to the Spring celebrations of ancient Greece in honor of Rhea, the Mother of the Gods. The English colonists that settled in America discontinued the tradition of "Mothering Sunday" because of lack of time, and was later picked up in the late 1870's mainly intended as a **call to unite women against war.** **May 25th is Memorial Day, a day to honor, remember and recognize the brave men and women that have died defending our country,** a tradition since the Civil War. **We wish you a great month of honoring and appreciation.**

## Important Office News: Check us out on The Sky and KTK Insiders Clubs

**In April The Law Office of Jeffrey Meldon joined The Sky and KTK Insiders Radio Clubs as supporters.** Club Sky and KTK Insiders are internet clubs that entitle members to receive information from KTK or SKY, earn points and enter contests to win great prizes. **Its free and you can cancel at any**

**time. You can earn points by:** listening to their

radio station, surfing their website; attending radio station events, reading radio station email and taking fun surveys and answering trivia questions. **You can then use your points to:** enter and win great prizes (over \$10,000 in prizes quarterly), play their slot machines, and trade in points for station merchandise or other prizes. **The best part is that it is FREE!** (Beware, we found them to be addicting, competitive and fun!)

Hope you check us out on in it.

To sign up for the Insiders: [www.TheSky97.3.com](http://www.TheSky97.3.com)



Bob Rose & Jeffrey Meldon on The Sky 97.3 FM



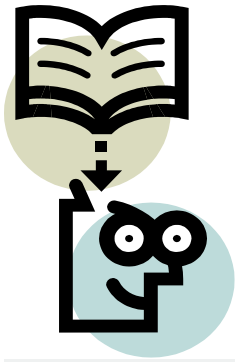
## Welcome and Thank You! A note from Jeffrey:

My staff, associates and I would like to **welcome our new clients** that joined the Meldon Law family this past month. I would also like to send out **my personal thanks to all** that have referred friends and family to us in ever growing numbers. My success over the years has been mainly built upon referrals from previous clients and friends. **Referrals are the highest complement that I and my law office can receive.** *Thank you, Jeffrey Meldon*

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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.”

## Commonly Seen Situation: Clever Insurance Adjuster Tactics. Part II

This series of articles will focus on some of the ways that the insurance company may try to take advantage of you. ► **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. This is part two of a series on some of the clever tactics that the insurance adjuster may try in order to take advantage of you.** ► **#2. (#1 was discussed in April) The insurance adjuster may tell you not to hire an attorney.** In fact, the very nice insurance adjuster may offer you a small settlement in exchange for releasing your claim. They may even suggest, that if you hire an attorney, any money you receive will just go to the lawyer. Adjusters have even been known to threaten to “deny” or “low ball” your claim if you hire a lawyer. ► **#3. The insurance adjuster may ask you to sign medical authorization forms to obtain all of your medical records.** These forms are usually drafted to allow the insurance company to obtain all of your medical information and will not be limited to your medical records regarding this accident. It allows the insurance company to go on a fishing expedition for any other past medical problems that might be completely irrelevant.

For more information I 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.

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

► **If the insurance adjuster is telling you to not hire an attorney (see #2 above) be careful.** First of all I would suggest that you stop and ask yourself these questions, **why would this adjuster be telling me this? And, could the insurance adjuster have something to gain from it?** Facts are that adjusters get paid for making low settlements and saving their company money and that studies have shown that on average the **injured party receives 3.5 times as much when represented by an attorney.** **Remember, you definitely do not need a lawyer in every case especially in a minor case. You may decide to settle your case without a lawyer and be just fine and in fact better off.** I recommend you first read Chapter 4 of my book and remember with most attorneys initial consultations are free; so I suggest you take advantage of them.

► **If the adjuster is asking you to sign medical authorization forms (see # 3 above), beware!** While some of your past medical records may be relevant to your accident case, many are not and the insurance company may not be entitled to them under the law. **An experienced personal injury lawyer knows what medical records to provide to the insurance company and when to present them.** If you have an attorney in your case, do not sign any medical record releases until talking with them.

## Free New Informative Book. Start Your Summer off Smart!

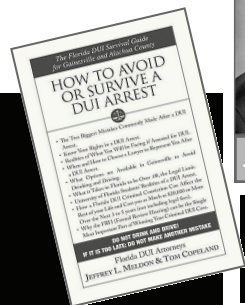
**Start the Summer off Safe and Smart!** As a community service and to help their clients and friends, attorneys Jeffrey Meldon and Tom Copeland have written a book based on their combined 60 years of legal experience in Alachua County courts fighting for the rights of the accused. This book is titled, **How to Avoid or Survive A DUI Arrest.** ► It will educate you about what it takes to be over the limit, ► describes the seriousness of a DUI conviction in Florida, ► and gives you the startling realities of what you could be facing if you decide to drink and drive. ► This book also explains why it is so important to hire the best and not the cheapest DUI defense legal team to represent you if you are charged with DUI and to do it ASAP. **Get your free copy by calling 1 800 373 8000 or on-line at MeldonLaw.com .**



Jeffrey Meldon, Co-Author



Tom Copeland, Co-Author



**Do Not Drink & Drive! If it is too late: Do Not Make Another Poor Decision.**

## The Office Blogs: Beware of Big Rigs Now More Than Ever!

► **The Advocates for Highway Safety, the Teamsters, and the Truck Safety Coalition filed a petition in the US court of appeals** in early March, asking for a review of the new law which went into effect Jan. 19, 2009, allowing truck drivers an **increase in hours of service** from 10 to 11 per day. **A law favoring the large trucking companies and which puts the American public in danger. I do not believe it takes a rocket scientist to figure out** that when a trucker is driving longer hours, it poses greater dangers to the truck drivers and to the general public. Driving long hours gets monotonous and tiring. A trucker in this condition may do many things to keep alert so they can keep driving such as: taking their eyes off the road to get a CD, change radio stations, talking on their cell phone, text messaging or taking drugs... all a recipe for disaster when a trucker is tired and possibly speeding to get to their destination. ► **Case in point**, the definitive celebration of the American Truck Driver, **“Six Days on The Road and I’m Gonna Make It Home Tonight”!** In the lyrics of this classic song which clearly exemplifies a trucker’s life first performed by Dave Dudley in 1963, it clearly talks about this problem with its lines such as, “I can dodge all the scales”, “I’m a little overweight”, “passing everything in sight”, “log books a little behind”, “taking little white pills”, “my rigs a little old, but that don’t mean she’s slow”, “not a cop in sight”, etc, etc, “but I’m gonna make it home tonight!” ► Interestingly, the truck drivers themselves are against this increase in the permitted number of hours as well, because they more than anyone else know how unsafe this new law is to the American public.



## Law Talk 101: Maximum Medical Improvement, What is it?

In any accident case with a severe injury, reaching **Maximum Medical Improvement (MMI)** is critical when it comes to an injured person receiving fair compensation from the person who caused the injuries, or from the insurance company. ► **What is MMI?** According to the American Medical Association “MMI is a condition or state that is well stabilized and unlikely to change substantially in the next year, with or without medical treatment.” ► **How is MMI established?** A medical doctor determines MMI by reviewing the patient’s medical records, and examining the injury or injuries. ► **What does it mean?** When the doctor determines that the patient’s MMI has been reached, if done accurately, it means that the accident victim is either fully recovered or should not anticipate further improvement or deterioration of his or her medical condition. In other words, it is the best the patient is going to get. ► **Why is reaching MMI important in an accident case?** MMI is critical when it comes to negotiating the benefits or compensation for a person’s accident case with the insurance companies. ► **Why is this?** Because at MMI it is then known what the long term effects and expenses of the accident are and a reasonable value of the case can be determined. ► **Recommendations:** While the insurance company might try to prematurely negotiate a settlement, **it is typically best to make final negotiations after full recovery or after reaching MMI, thus eliminating estimates and guesswork, and allowing for a fair and accurate compensation settlement or verdict.**

*“Although it is normally wise to start the negotiation process after MMI has been reached, it is of vital importance to consult an experienced accident lawyer immediately after an accident!”*

## Interesting Case of the Month: Yes, the right lawyer that knows insurance, does matter!

**Early one morning on 301 two tractor-trailers crashed. Our client, an experienced trucker, finally found the justice and compensation that he deserved for his severe injuries with our Law Firm.** Here is his story in brief. ► Our client after two serious low back surgeries and firing his first lawyer, came to us for help. **Reason being: The other attorney could only get him \$25,000.** We took on the case and here is what we did differently. ► **First** of all we got our accident reconstruction experts to determine the cause of the crash and who was at fault. ► **Then** we properly presented (explained) our client’s case to the insurance company and explained their liability or fault in a persuasive way. **Result being: They promptly wrote a check for \$500,000** ► **Additionally,** we researched all the possible insurance available and found additional underinsured coverage on the policy. **Result being: Another check for \$500,000 within a short time. Here is the moral of the story:** If you are severely injured in an accident it is important to hire an experienced law firm; one that has the **financial and manpower resources** to adequately research and present your case and that also **understands the medicine** involved. It is also of vital importance to hire a lawyer that **understands the insurance world and is skilled in the art of negotiation.** **For this person the right lawyer that also knew insurance resulted in a \$1,000,000 settlement.**

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

*This publication is intended to educate the general public. It is not intended to be legal advice. Every case is different.*

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# MELDON LAW TALK NEWSLETTER



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

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You can also check out **Law Talk Live** 10:30 Saturday mornings on The Sky/97.3 FM.  
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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.
- ▲ Bob Rose Inspired Lawyer Jokes.
- ▲ Maximum Medical Improvement Discussed.
- ▲ The Million Dollar Truck case

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## Ask Jeffrey: What is the information about teen drivers?

**Q:** Can you tell me more about the AAA report determining that teen drivers are more likely to kill than be killed in a traffic accident?

**A:** Great question. Yes, this February, the American Automobile Association (AAA) Foundation for Traffic Safety produced a report determining that **teen drivers, aged 15 to 17 are twice as likely to kill other people rather than to be killed in a fatal auto accident.** ► Also contained in the report, AAA is lobbying states to: limit passengers to one person under age 20 for the first 6 months that a teen is licensed; prohibit driving between 10 p.m. and 5 a.m. until age 18; and require at least 50 hours of certified driving practice over at least six months before a teen could qualify for a license.

► Here are some other tips for the parents of teen age drivers:

- Remind your teen about the importance of seatbelts and speed limits
- Prohibit teens from using a cell phone or texting in the car
- Make sure they know about the dangers of drinking and driving
- Restrict night time driving for teens and also eating while driving
- Trust them but take their keys away if they do not follow your rules
- Limit your teen driver to only one passenger
- Make sure your teen knows that their safety is your main concern and that it is ok to call you ANYTIME if he or she feels unable to drive or needs a ride home.

**"Teach your children well!"**

*Beware of the dangers teen drivers bring to the road!*

*Remember, teens lack good judgment because their brains have not yet finished developing.*

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