



MELDON

LAW TALK

NEWSLETTER FROM THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

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Bumper Sticker Jokes:

No one is listening until you make a mistake.

Success always occurs in private, and failure in full view.

A clear conscience may be the sign of a bad memory.

Change is inevitable—except from vending machines.

Lawyers are modest. And are proud of it!

If you think nobody cares about you, try missing a couple of loan payments.

Hell hath no fury like the lawyer of a woman scorned.

Bills travel through the mail at twice the speed of checks.

Borrow money from a pessimist—they don't expect it back.

For every action, there is an equal and opposite criticism.

He who hesitates is probably right.

Where there's a will, I want to be in it.

IRS: We've got what it takes to take what you've got.

Lots of Office News To Catch You Up On



Jeffrey Meldon proudly accepted an invitation from the **National Trial Lawyers Top 100 Trial Lawyers** to join their organization. The National Trial Lawyers is a professional organization composed of the premier trial lawyers from across the country who exemplify superior qualifications as civil plaintiff or criminal defense trial lawyers. The Mission of the group is to promote excellence in the legal profession through advocacy training, networking and education of trial lawyers. ***Congratulations, Jeffrey!***



Carey Meldon was chosen to be the **new president of the Florida Association of Criminal Defense Lawyers for the Eighth Judicial Circuit (FACDL)**. The Eighth Judicial Circuit includes Alachua, Levy, Gilchrist, Bradford, Union and Baker counties. The FACDL is the foremost organization of criminal defense attorneys in the state. Carey has also been **appointed by the President of the Florida Bar to be on the Traffic Court Rules Committee**. This is the committee that makes the rules for DUI and other criminal and non-criminal traffic cases. ***Congratulations, Carey!***



Carlos Marante, Carolyn's assistant, left the office to continue his education at the **Barry University College of Law** located in Orlando, Florida where he will earn his Juris Doctorate degree. His plans are to become a business and/or real estate attorney. ***We will miss you, Carlos!*** **The office sent Carlos off with a farewell lunch.**

Front row (left to right): Manny Machin, Megan Connelly, Nicole Talcik, Carolyn Watson,

Back row (left to right): Tavares Kettles, Abbie Knight, Gracie Copeland, Carlos Marante, Lisa Allen, Barbara Caswell, Carey Meldon



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***



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



On average, seven people die in U.S. home fires every day, with two out of every five fires starting in the kitchen. Help spread the word! Go to www.fpw.org for more info.

Jeffrey Meldon/TV20 Scholar-Athletes-of-the-Week Winners!

The Jeffrey Meldon/TV 20 Scholar Athlete Program is celebrating its 17th 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!

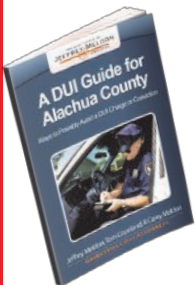
Aug. 29—Austin Ritchey from Bell for football—*Austin has made a name for himself on the team as someone his teammates can rely on.*
 Sept. 5—Farah Rajae from Saint Francis for volleyball—*The team can thank their setter, Rajae, for a lot of their success.*

Safety Reminder: *Bicycling over the legal limit is unsafe and illegal!*

Florida leads the country in bicycle rider fatalities. Statistics show that one-quarter of those riders killed were over the limit.

You can also be arrested for DUI for riding drunk. Here is why: **1. DUI stands for driving under the influence.** It is defined as the act of driving or being in actual physical control of a vehicle when your normal faculties are impaired by alcohol or drugs (legal or illegal), or when you have a BAC of .08% or higher.

2. Under Florida law, a bicycle is considered a vehicle and therefore must obey all traffic laws, just like cars and trucks. This includes complying with Florida DUI laws.



The Attorneys That Wrote The Book on DUI

Attorneys Tom Copeland, Jeffrey Meldon, Carey Meldon

Protect yourself and your family before and after 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!

Note: All offers are FREE and without any obligation!



Consumer Protection Guides

Give us a call. Available 24/7
 Consultations and Case Evaluations are **FREE!**

DO NOT TEXT AND DRIVE!

Two pedals, two feet? The controversy continues...



Which foot to use to apply pressure to the brake pedal in an automatic transmission vehicle is a controversial topic among family members and the community at large.

The proponents of left foot braking believe it decreases braking time by eliminating the time it takes to move the right foot from the gas pedal to the brake. However, for this decreased braking time to occur requires having the left foot hovering over the brake pedal at all times and not planted on the floor board helping to brace the driver when it becomes necessary to apply the brakes in an emergency situation.

The problem with “hovering” is most left-foot-brakers tend to let their foot rest on the brake pedal itself. If that is the case, as their foot settles onto the brake a little, it will activate the brake lights, and the driver behind won't know if they are braking or not. Also, if a driver lets their foot rest on the brake pedal, even if they do not feel it, they are probably wearing out their brakes, reducing their fuel economy, and probably reducing the effectiveness of their brakes when they actually stop. Opponents of left foot braking have also noted that in a panic situation, it is possible that the driver could push both pedals applying brakes and gas at the same time ending up accelerating into an accident.

Staunch opponents of left foot braking state, “Unless you're planning on competing in the Formula One, the safest place for your left foot while driving an automatic is firmly on the floor.” *(Note: Both methods are legal)*

October “Trivial Pursuit”—Do you know your October facts ?

Q: Columbus Day, Oct. 14, celebrates Christopher's sailing the ocean blue in _____ and discovering America.

Q: The names of Colmubus' three ships are The _____, The _____, and The _____.

Q: Though Columbus is credited with the discovery of our country, actually, the Norse explorer, _____, came to America 500 years before, landing in what is now Newfoundland.

Q: Fire Prevention Week was established to commemorate the 1871 Great Chicago Fire that killed 250, left 100,000 homeless, destroyed over 17,400 structures, and burned 2,000 acres. According to legend, this tragic fire was started by Mrs. O'Leary's _____kicking over a lantern in the barn. Is this legend true or false?

Answers: 1492, Nina, Pinta, Santa Maria, Leif Erickson, cow, no one knows!

Case of the month—Make sure to hire a lawyer that is willing to go to trial

Several years ago a University of Florida student was riding his motor scooter on University Ave. and was rear-ended by an inattentive driver. The young man came to us for legal help. Our client had suffered a wrist injury and hit his head on the pavement. He did not have a major head injury but did need to get special arrangements made by the university because he was having trouble remembering and processing information.

We hired a forensic psychiatrist to evaluate our client, and he determined that our client had early signs of progressive dementia due to the head injury. The insurance company made an offer that barely covered our client's medical bills.

We then filed a lawsuit because the insurance company refused to increase their offer. After a year of litigation the insurance company made a slightly higher, yet inadequate offer at court-ordered mediation.

Finally, the insurance company realized that it was facing serious risks if this case was taken to trial and, therefore significantly increased its offer. We settled our client's case just before trial.

The moral of the story? It is important to hire a law firm that is willing to file a lawsuit and go to trial for their clients when it is in the client's best interest.

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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LOOK INSIDE FOR WHY A BICYCLIST COULD BE ARRESTED FOR DUI

Check out **Law Talk Live** 10:30 Saturday mornings on The SKY/97.3 FM.

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The Law Office of Jeffrey Meldon & Associates now has an Ocala office for consultations.
808 East Fort King St.
352-629-5700

Should You Have Gap Insurance?

What is Gap Insurance? Gap insurance, sometimes called “totaled insurance,” provides valuable protection if your “totaled” or stolen car is worth less than the amount of your bank loan or lease pay-off. This is called being “upside down” or “underwater” on a loan.



Who needs Gap Insurance? Anyone who purchases or leases a new or nearly new car with a loan for close to the full purchase price or less than 20% to 50% down payment and drove it off the car lot is at risk and should consider purchasing Gap insurance.

Why would you need Gap Insurance? Because Florida law only requires insurance companies to pay fair market value for “totaled” or stolen vehicles. This means, no matter who is at-fault for the accident or if both you and the other driver have collision and property damage liability insurance, you can still end up paying out-of-pocket on a loan for a car in the junk yard.

Here is an example: Let’s say you purchase or lease a newer model car or truck for \$25,000. Several months later, or the moment you drive it off the car lot, it is “totaled” or stolen. Your insurance company will only pay you what it decides the vehicle is currently worth (fair market value) and not necessarily what you owe on the car. In this case, the reimbursement could be \$20,000, leaving you to pay the remaining \$5,000 out-of-pocket to the finance company or the lease company if you had not purchased Gap insurance beforehand.

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 have won million dollar verdicts, awards, or settlements for their clients. Less than 1% of U.S. lawyers are members!



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