



MELDON

LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

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

The crusty old managing partner finally passed away, but his firm kept receiving calls asking to speak with him. "I'm sorry, he's dead," was the standard answer. Finally, the receptionist who fielded the calls began to realize it was always the same voice, so she asked who it was and why he kept calling. The reply: "I used to be one of his junior associates, and I just like to hear you say it."

The defendant asked for a new lawyer, claiming the public defender (PD) wasn't interested in his case. The judge addressed the PD: "What do you have to say to that?" The PD replied, "Could you repeat that, your honor? I wasn't listening."

Then there's the old story involving the theft of some chickens:
Judge: "Are you the defendant?"
Defendant: "Nope, I'm the guy that stole the chickens."

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Welcome and Happy Grandparent's Day, Sept. 12th!

President Jimmy Carter proclaimed the first Sunday after Labor Day as National Grandparent's Day in 1978. Founded by a West Virginian housewife, Marian McQuade, who had 15 children, 40 grandchildren, and 8 great grandchildren, National Grandparents Day has 3 main purposes:

1. To honor grandparents;
2. To give grandparents an opportunity to show love for their children's children; and
3. To help children become aware of the strength, information, and guidance older people can offer.



The official flower of National Grandparent's Day is the Forget-me-not.

As we celebrate this special day, remember there are many elderly who are not fortunate enough to have family nearby and are lonely. **In every neighborhood, there are elderly who would love an opportunity to be a Foster Grandparent.** Parents, churches, schools, and senior organizations can help children adopt a grandparent.

Office Reminder: *Child Passenger Safety Week*

Child Passenger Safety Week is September 19 to 25. National Seat Check Saturday is September 25. During this week the National Highway Traffic Safety Administration (NHTSA) urges parents and caregivers to verify that their child's safety seats are age and size appropriate, properly installed, and correctly used.

It is important to take advantage of this annual reminder and properly use the correct car seat on every trip. According to the NHTSA, here is why:

- Motor vehicle accidents are the leading cause of death for children.
- Child safety seats, when used and installed correctly, are at least 60% effective in preventing fatalities.
- One third of child passengers are using the wrong seat or restraint system, which could increase the likelihood of the infant or child being severely injured or killed.
- 3 out of 4 safety seats are improperly installed.

Heads up, if you live in North Central Florida, you can schedule a free appointment with a certified car seat technician with Safe Kids by calling, (352) 231-4636 or on line at Shands-SafeKids.com. Otherwise, NHTSA's website can help you find an inspection station near you.



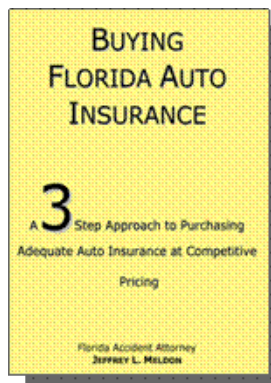
A Note From Jeffrey: *Welcome and Thank You!*

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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Florida accident attorney, Jeffrey Meldon, wrote this book to make purchasing Florida auto insurance less confusing and to answer these common questions:

- What are the various insurance coverages?
- I think I have full coverage, but I'm not sure.
- What insurance is required in Florida?
- What insurance do I need to protect myself and family?
- How do I get the best coverage at the best price?

Introduction to Jeffrey's new Insurance Guide Book

Beware: You cannot depend on the State of Florida or the other driver to protect you and your children, in the event of an accident. Only you can plan ahead to protect yourself and your family.

This guide book addresses 3 main topics to help you protect yourself and family:

1. Why purchasing adequate insurance in Florida is vital.
2. Explanations, tips, and recommendations for each of the various insurances.
3. How to purchase adequate insurance at a competitive price.

As a Florida accident attorney for over 30 years, I can tell you **being adequately insured is probably the most important thing you can do to protect yourself and your family in the event of an accident.** Here is why:

- **Florida has some of the worst laws** in the country to protect an innocent person injured in a crash.
- 25% of Floridians are driving without the State's required insurance. Another estimated 50% of drivers carry inadequate insurance that will provide little, if any, coverage for injuries.
- **People are generally shocked** when they have to pay tens of thousands of dollars of their own money, even when they were totally innocent in the accident and the at-fault party complied with Florida's insurance laws.
- People are upset when they have to pay for another driver's mistake.
- **It is heart breaking** to see how, in one second, a person's life can be devastated because they failed to purchase adequate insurance, especially when they thought that had "full coverage!"

Go... Gators! Go... John Brantley!

Gator football kicks off the season on Sept 4 @ 12:00 against Miami (Ohio) in the Swamp with John Brantley as quarterback! Brantley was the 2007 Jeffrey Meldon/TV20 Scholar-Athlete of the Year, as well as Gatorade National Player of the Year. Now, after 3 years of being Tim Tebow's back-up quarterback, John is leading a powerful UF Gator football team into the 2010 season. The Ocala native and graduate of Trinity Catholic High School is primed to put up some big passing numbers. We wish John and all the Gators, a fantastic year! **Go... Gators! Go... Brantley!**



Safety Reminder: In honor of Gator season—7 gator safety tips

You are more likely to win the lottery than be attacked by an alligator. None-the-less, it is important to know gator safety tips in Fla.



- **Never feed** a gator. (It is dangerous and illegal.)
- **Never approach** a gator. (84% of human victims are males.)
- **Never let** children or pets near the water's edge where gators may be lurking. (90% of attacks occur on people or pets wading or swimming at water's edge.)
- **If charged** by a gator, **RUN!** (Run fast in a straight line, not zigzag.)
- **If bitten** by a gator, seek medical care ASAP. (Gators have life threatening bacteria in their mouths.)
- **75% of gator attacks** occur between May and Sept. (March through Sept is mating season; July through Sept is nesting season.)
- **All visitors to the Swamp should Beware of the Gator Chomp!** (Alligators have the hardest known bite force on earth.)



Have you read your Consumer Guide Accident Book yet?

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 has read it on audio CD. With the help of many others, **the book on CD is now available and complimentary to our readers.** To request yours, call the Office and request that a copy be sent for you @ (800) 373-8000 or (352) 373-8000.

Now available on audio CD!

Be safe and be prepared!

Consumer Protection
Accident Guide Book

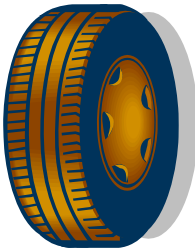
Thanks to Storm Roberts, the book is now available on audio CD. Request yours today!

The Office Blog: *Are your tires safe? 5 Basic trouble signs*

Your tires are the only part of your vehicle that has physical contact with the road, making them a key factor in its handling, braking, and overall safety. It is important to perform regular checks on your tires—it's quick, easy, and a very worthwhile use of your time, considering your and your family's safety could be at stake.

Here are some basic trouble signs to check for:

- **Cracking or cuts** in the sidewalls.
- **Worn tread.** The minimal amount of tread needed is 1/16 of an inch. If you insert a penny upside down in the tread groove, you should not be able to see the top of Abe's head!
- **Bulges or blisters.** These are weak areas in the tire and can lead to tire failure.
 - **Excessive vibration.** Don't ignore vibration, it could indicate tire damage. Have it serviced ASAP.
 - **Over or Under inflation.** At least once a month, use a tire gauge to check pressure in all 4 tires. Set pressure to the automaker's recommendation, generally posted in the door jamb. (It is best to measure your tire pressure with the tires cold; driving less than 2 miles.) **(Remember, your spare tire needs to be inflated and in good shape.)**



Not only does keeping your tires in proper working condition help keep you safe on the road, it prolongs the life of your tires and saves you money at the pump.

Take care of your tires, and they will take care of you!

Meldon & Friends' "Trivial Pursuit" for September

- Q: Labor Day was initiated by the _____ as a celebration of the American factory worker and laborer.
- Q: President _____, in 1892, as a ploy for re-election, signed a bill naming the 1st Monday in Sept. as Labor Day.
- Q: _____ begins in Florida on Wed. Sept.22 @11:09 pm with the Fall equinox.
- Q: _____ gives leaves their green color. It is also vital for _____, which transforms carbon dioxide and water into carbohydrate and oxygen. This transformation causes leaves to _____ in the Fall.
- Q: September 25, 1690, the 1st newspaper was published in _____. It was the 1st and last published newspaper in the colonies for 14 yrs.
- Q: The _____ News-Letter, consisting of a single page printed on both sides, published weekly, was the 1st continuously-published newspaper. It was first published in 1704.
- Q: One of the most sensational stories published when the News-Letter was the only paper in the colonies, was the account of how _____ the pirate was killed in hand-to-hand combat on the deck of a sloop that had engaged his ship in battle in November 1718.

Answers: Knights of Labor, Cleveland, Fall, Chlorophyll, photosynthesis, change colors, Boston, Boston, Blackbeard

Interesting Case of the Month: *You can only settle your case once!*

Recently, a young man, despite being securely buckled up, was injured in car accident when a car rear-ended him at 45 mph, while he was stopped at a stop-light.

Our client received medical treatment and was offered a small settlement from the at-fault driver's insurance company. He considered taking the settlement, but he still wasn't feeling back to normal. He returned to his treating doctor who ordered more diagnostic testing, a MRI, which revealed a herniated disc. He was then offered the policy limit from the insurance company, which he accepted.

Moral of the story:

- **You can only settle your case one time and one time only.** If this young man had settled when the insurance company wanted to, early on, he would have been out of luck for further medical care and would not have received fair compensation for his injuries resulting from the crash.
- **Follow your doctor's orders.**
- **Getting diagnostic testing (MRI's, etc)** done sooner rather than later following an accident allows for more accurate diagnosis and treatment.
- **Do not settle your case until** you have reached Maximum Medical Improvement (MMI).

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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Happy Grandparent's Day!

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- Gator safety tips.
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Ask Jeffrey: *What should I keep in my car to be safe?*

This is an excellent question and something often neglected in our busy lives. However, cars break down and accidents happen, potentially stranding us for hours. Following the Boy Scout's motto is a good thing when it comes to roadside emergencies, **BE PREPARED!**

Here are 9 things I suggest you have in your vehicle at all times, besides your cell phone:

1. Food (i.e. granola bars) and bottled water (best to swap out with fresh ones every few months);
2. Blanket;
3. Flashlight and extra batteries;
4. Jumper cables or a portable charging box;
5. First aid kit;
6. Basic tool kit;
7. Spare tire and jack;
8. Disposable camera;
9. Paper and pen or pencil.

Auto emergency kits and first aid kits can be purchased ready made, or you can make one up for your personal needs and location.

My Office offers a free accident kit, which includes a disposable camera and accident guide to help you know what to do in an accident.

Be safe! Be prepared!



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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