

Jeffrey Meldon

MELDON

LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

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

Actual Stupid Questions

- How many times have you committed suicide?
- So, you were gone until you returned?
- Was it you or your brother that was killed in the war?
- The youngest son, the 20-year-old, how old is he?
- Were you alone or by yourself?
- Were you present in court this morning when you were sworn in?
- Was that the same nose you broke as a child?
- Now doctor, isn't it true that when a person dies in his sleep, in most cases he just passes quietly away and doesn't know anything about it until the next morning?
- I show you Exhibit 3 and ask you if you recognize that picture? *Answer: That's me Follow up question: Were you present when that picture was taken?*

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Welcome to our September Newsletter! *Go.....Workers!*

The Labor Day Holiday, the first Monday in September, has evolved into a "last fling of the summer" before heading back to school. However, we should remember that Labor Day is a tribute and celebration of the American working class and its contributions to the prosperity of our country. It is important to remember the origins of this holiday that began over a century ago on Sept.5th, 1882, in NY City, initiated by the Knights of Labor as a celebration of the American factory worker and laborer. The Knights of Labor, founded by nine Philadelphia tailors in 1869, was one of the most important labor organizations of the 19th century. It demanded an end to child labor, equal pay for women and an 8 hour work day, among many other things, through unionism. Membership was open to all wage earners except doctors, lawyers, bankers, traders and manufactures of liquor. As we enjoy



our long week end, lets take time to appreciate the benefits that we have today because of the early Labor Movements. Labor Day also signals the kick-off of football season;

The Gator's first game is Sat. Sept. 5th in the Swamp at 7pm.

Go..... Workers! , Go..... Gators! Go..... back-to-Schoolers!

Wishing you all a wonderful and safe Labor Day and start of the "new year".

Important News: *Organ donation made easier & more effective!*

On July 28th, Florida officials launched an updated on-line donor registry—The Joshua Abbot Organ & Tissue Donor Registry. This technologically upgraded registry allows Floridians to sign up as organ, tissue and eye donors 24/7 from the comfort of their homes @ www.DonateLifeFlorida.org.

► Officials recommend that even if you have "organ donor" on your driver's license, you should sign up on this new registry as well, to ensure your previous designation is documented. ► Here is why: There have been problems in the past with people that wanted to donate being denied their final wish because their donor card or driver's license were not available or the old computerized donor list was not operating properly, preventing doctors from knowing of the person's wishes.



Joshua Abbott was a lung transplant recipient who championed the cause of organ and tissue donation with the Fl. legislature.

► In 2008 there were 747 organ and tissue donors in Florida and 1,921 transplant recipients. ► Right now there are 3,646 candidates on the waiting lists for transplants in Florida. ► It is hoped that this updated, more efficient, effective, modern system will help ease the organ donor shortage. **Donate Life, Florida!**



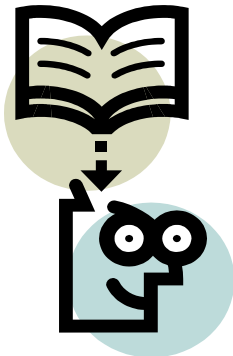
Welcome and Thank You! *A note from Jeffrey:*

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 is proud to represent people in the "Heart of Florida" for accidents and personal injury.

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BEWARE!

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

Commonly Seen Situation: Clever Insurance Adjuster Tactics. Part VI

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 #7: The insurance adjuster may act like your friend.** The insurance claims adjuster may befriend you and make it appear that he or she is just looking out for your best interest, when, in fact, they are not! Sometimes the adjuster will give you advice about the type or frequency of your medical treatment and then be unwilling to pay for all your medical expenses. Sometimes the claims adjuster encourages you to get back to work immediately even though your doctor has advised you otherwise.

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

► **What to do: Remember that the insurance adjuster is trying to save their company money on your claim.** This creates an immediate conflict of interest. **You should always follow your doctor’s orders.** The insurance adjuster is not your friend. They are trained professionals that have received extensive training in how to save their company money. Many companies reward their adjusters with bonuses or promotions based on how much money the adjuster saves the company.

Meldon & Friends’, “Trivial Pursuit” for Sept. Trivia

Q: President _____, in 1892, as a ploy for re-election, signed a bill naming the first Monday in Sept, Labor Day.

Q: “We the people of the United States, in order to form a more perfect union, establish justice, insure domestic tranquility, provide for the common defense.....” it the beginning of what important U.S. document which was signed on Sept. 17th, 1787 and is celebrated every year on that date?

Q: John Chapman was born on Sept 26th, 1775 in Boston. His dream was for a land where apple trees blossomed and no one was hungry. He is commonly known to us as _____.

Q: _____ begins in Florida on Sept. 22 @ 5:18pm EDT.

Q: _____ gives leaves their green color and is vital for photosynthesis which transforms carbon dioxide and water into carbohydrates and oxygen, and which breaks down in the Fall causing leaves to change color.

Answers: Cleveland The Constitution Johnny Applesed Fall Chlorophyll

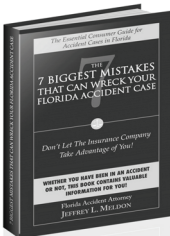
Special thanks to Barry Sides and Greg Wagner for their inspirations on this section of our Newsletter.

Community Spotlight

Inspired by the Law Office of Jeffrey Meldon’s commitment to give back to the community.

Kids 4 Kids Florida

Kids Helping Kids! The goal of this charity is to arrange fun, healthy events for children in order to help less fortunate children. **On Sat. Sept 26th they are having a Triathlon/Fun Run for kids ages 4 to 18. For more info, registration or to be a sponsor go to: Kids4KidsFlordia.com**



Consumer Protection Accident Guide Book



Glove Compartment Accident Kit

Most people think it will never happen to them. However, statistics show that one in five drivers will be involved in a traffic accident this year. How can you protect yourself? Always buckle-up yourself and all your passengers properly; don’t drive under the influence; don’t drive distracted and make sure your vehicle is properly maintained. **However, sometimes accidents still occur.** We recommend you being

prepared by knowing what to do in the event of an accident and being ready to document the facts with your accident kit ready in the glove compartment! To request your **complimentary** Guide Book and Kit, call **1 800 373 8000** or visit **MeldonLaw.com**.

You will be if you have your Accident Kit and your Consumer Protection Accident Guide Book! Order yours today!

The Office Blogs: *Vehicle vs. Wildlife—reminders for all of us.*

Recently, an elderly woman and her son encountered a 130 lb deer on a road outside of Panama City when it jumped out and crashed through the windshield of their car, spreading blood everywhere. Mother and son were lucky and escaped with only minor injuries. Unfortunately for the deer, the impact was fatal. **What can we learn from this encounter of vehicle vs. wildlife?**

1. **Gruesome as it was, this is not an unusual event**, especially in our rural areas where it is common place to see dead animals by the side of the road. In fact, drivers hit an average of 1.5 million deer per year in the U.S.
2. **You never know what is up ahead of you on the road**, so be prepared with both hands on the wheel, eyes on the road, pay attention to the road, and obey the speed limit.
3. **Always buckle-up!** Not only is it the law, but rural roads are some of the most dangerous for many reasons, including wildlife; plus rural drivers are less likely to wear seat belts.
4. **Remember: Deer do not carry insurance!** If you are in a collision with a deer and have only the required Florida insurance, there may be **no money to pay for the damages to your vehicle** and only \$10,000 to cover your medical expenses and lost wages if you are injured. **With this in mind, make sure to have collision and comprehensive ins. for damage to your car and Med. Pay for you and your passenger's injuries.**
5. **These Floridians were lucky. Many are not so fortunate with wildlife encounters. If this driver had not been paying attention or was speeding, the outcome could have been very different.**



Law Talk 101: *Traumatic Brain Injury discussed.*

Traumatic brain injury (TBI) is a serious medical condition that can cause long term consequences, disabilities, and can be fatal. Motor vehicle accidents are the #1 cause of TBI. Here is the info:

- ▶ **In a crash**, or other head trauma, the brain is forced to quickly stop motion, causing it to slam into and then ricochet against the hard skull bone.
- ▶ **Basically**, what occurs in the brain after this type of trauma is similar to what happens when you hit your thumb with a hammer.... It bleeds inside and swells up. However, unlike the thumb and other tissues in the body, the skull is not able to expand and swell in response to the build up of blood within, so it presses on the delicate brain tissue, causing damage to the brain itself.
- ▶ **Diagnosis of TBI can be difficult.** Many people feel "just fine" after an accident that caused bleeding in the brain (often, it isn't until later when they begin to feel not so well and they can then deteriorate quickly into a coma).
- ▶ **For this reason**, it is extremely important to be assessed by a physician immediately after an accident if head trauma is suspected. (A person with TBI often does not think clearly, and will think they are fine.)
- ▶ **It is important to note**, even mild TBI (MTBI) can cause long term disabilities.
- ▶ **How can the risk of TBI be lowered?** Always wear your seat belt; use child car seats; don't drive under the influence; wear protective head gear on ATVs, bikes, and scooters; and don't drive distracted!

"Remember, TBI is a serious medical condition with potential long term consequences and it should be evaluated ASAP by a medical doctor who may order diagnostic testing such as a CT scan to see if there is any bleeding in the brain."

Interesting Case of the Month: *How DID we do it?*

This month we are posing a question to our readers; see if you can figure out how we did it.

Here is the accident info: As a man and his fiancée (our client) were making a left turn to go home, they were hit by a car (with no insurance) going the other direction. The driver died in his fiancée's arms at the scene; she sustained a permanent injury to her leg.

Here are the facts in the case:

1. The crash report cited the deceased man to be at-fault for not yielding the right of way. The homicide investigator determined that the other driver was at-fault for speeding and passing on a double yellow line and he was charged with vehicular homicide.
2. Our client's fiancée had insurance of \$100,000 of Bodily Injury (BI) (**which pays if you are at fault**) and \$100,000 of Uninsured Motorist Coverage (UM) (**which pays if you are not at-fault and the at-fault driver has no or too little insurance to cover your claim**).

Here are the results of the case: We were able to make a claim for and receive both the UM and the BI coverage for our client from her fiancée's insurance, totaling \$200,000.

The question: How can one insurance policy pay for one accident with coverage (for being at-fault and also not at-fault)?

The answer: By utilizing Florida's doctrine of Comparative Negligence, which applies when more than one person is at fault for an accident. **So, essentially, the deceased driver was at-fault and also not at-fault, so both UM and BI were applicable in this case.**

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.

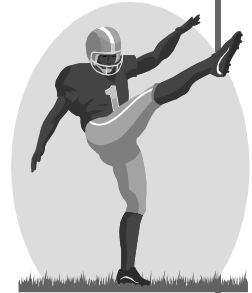
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Do You Know How to Lower Your Risk of Traumatic Brain Injury? (pg 3)

You can also check out **Law Talk Live** 10:30 Saturday mornings on The Sky/97.3 FM.
Call in with your question. We want to hear from you! What are **you** concerned about?

The longest continuous running legal affairs program in the Southeast United States. Give us a call!

**Look Inside
This Issue**

- ▲ September Trivia and a look at the origins of Labor Day
- ▲ How you can be an organ or tissue donor easily and on-line!
- ▲ Vehicle vs. Wildlife, reminders for us.
- ▲ The interesting case of the month, poses a question to you.

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Ask Jeffrey: *Is it true that I can get my child's car seat checked out for free?*

Q: I heard that I can get my baby's car seat checked out and see if it is installed properly **for free**, is that right?

A: YES, that is correct and very important to do because **4 out of 5 car seats are installed incorrectly!** Remember, proper use and installation of a child restraint seat can determine whether an infant or child survives a motor vehicle crash.

► Here is the information: Safe Kids of North Central Florida, whose mission is to prevent accidental death and injury to children ages 14 and under, frequently holds car seat checks throughout Gainesville and the surrounding areas. ► Parents can bring their children's car seats to the event to have them properly installed and checked by a certified car seat technician. ► Call Safe Kids @ 352 231 4636 or on line @ ShandsSafeKids.org to schedule a car seat check and to find out more information about car seat recommendations and requirements. **Checks are free, but appointments are needed.** Remember, not only is it safe to properly restrain your child.. It is also the law in FL!



"Of every 100 children who die in motor vehicle crashes, at least 80% would have survived if they were properly secured in an approved child safety seat!"

►►►► 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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