MELDON LAW TALK

A Monthly Newsletter Publication from Meldon Law

Attorneys

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MELDONLAW You Matter Most



Wrongful Death

Personal Injury

Criminal Defense



<u>Writing a Will</u>

A man hears from a doctor that he only has six months to live, so he decides to talk to a lawyer about writing a will.

The secretary watches as the man walks into the lawyer's office and three minutes later the man leaves in great anguish.

"Can I help you?" asks the secretary.

"Help me? This lawyer is crazy! I asked him to write a will for me and he said, "Sure, let me just ask you a few questions and then *leave it all to me*."



<u>Jeffrey Meldon Updates</u> <u>"Buying Florida Auto Insurance" Book</u>

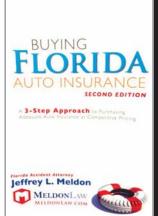
In 2010 I wrote perhaps the most important consumer book in Florida. "Buying Florida Auto Insurance-a 3 Step Approach To Purchasing Adequate Auto Insurance At Competitive Pricing" was written to help Floridians know what insurance they needed to protect themselves and their families in the event of an accident. It was written to address what I saw as a crisis in our state. Florida has some of the weakest laws in the country when it comes to requiring the at-fault party in a crash to pay for the damage caused by his/her carelessness/negligence. Most states require that everyone carry Bodily Injury Liability Insurance. However, in Florida the only insurance that is required to protect the innocent victim is \$10,000 in Property Damage Insurance. This law was passed in the early 1970's when \$10,000 could actually buy a new car! This law has never been updated. So Florida is the wild west of the insurance industry. <u>Not only are you at risk for getting stuck for car</u> <u>repairs, but you will have to pay for all of your out-of-pocket medical expenses, and</u> <u>loss of income, not to mention pain and suffering and loss of enjoyment of life.</u>

To complicate matters further, Florida insurance laws were changed in 2012 and you only have \$2,500 in Personal Injury Protection (PIP) to pay for your medical bills unless you have an emergency medical condition. *The solution is to buy an auto insurance policy that protects not only you and your family, but your property*

(car/truck) as well. I explain in detail what my recommendations are regarding the need to purchase adequate uninsured motorists coverage as well as other insurance; such as collision/comprehensive coverage, medical payments coverage, gap insurance and many more.

THAT IS WHY I HAVE UPDATED MY BOOK IN 2016.

DO NOT buy insurance over the phone or on the internet before reading my FREE book "BUYING FLORIDA AUTO INSURANCE." It is short and easy read. Within a few minutes you can review the summary of the whole book on pages 43-44, where I provide my overall recommendations. You can get a FREE copy of my book online at <u>MeldonLaw.com</u> or by calling our office at 800-373-8000.



Thank You For Your Referral: Harry Michael

Harry Michael, of Gainesville, is one of our favorite clients. He recently referred a case to the Meldon Law team, knowing that it would be handled with the utmost professionalism. As a thank you for thinking of us when making this referral, we will be making a donation to a charity of Harry's choice in his name.

- The Meldon Law Team

In The Community... M & M Carpet Cleaning

Located in Ocala, FL | Phone: 352-353-0308 | Email: info@mandmcc.com

M & *M* Carpet Cleaning is a family owned and operated business and provides Truck Mounted Steam or Low Moisture Carpet Cleaning, dry in 1 hour, as well as Tile Cleaning, Upholstery Cleaning, Vinyl Cleaning and Residential and Commercial Cleaning. Our services are provided throughout the Central Florida area. You will benefit from our over 10 years of experience, as M & M Carpet Cleaning delivers outstanding results. We only offer the highest standards when it comes to cleaning and restoring your carpet, upholstery or hard floors. We give a 30 day satisfaction guarantee on all services and we have appointments available on the same day if needed.

M &M Carpet Cleaning Guarantees It!!!

MAKING STRIDES Against Breast Cancer



- Friday, October 28th—Sunday, October 30th

Ocala Pumpkin Run

Castro Farms 7700 Old Blitchton Rd, Ocala, FL



'Horsepower in Horse Country' returns as Ocala becomes the backdrop once again for a premier car show and Fall Festival at the beautiful Castro Farms!

For more info contact them at: 352-620-9998



Chocolate-Covered Cherry Mice Recipe—From The McCall Family Household

<u>Ingredients</u>

• 1 jar maraschino cherries with stems, drained and dried (see *Notes*)

Making Strides Against Breast Cancer walks are the largest network of breast cancer awareness events in the nation, uniting communities with a shared determination to help free the world from the pain and suffering of breast cancer. Passionate walk participants raise critical funds that enable the American Cancer Society to fund innovative research; provide free information and support to anyone touched by breast cancer; and help people reduce their breast cancer risk or find it

- 6 ounces semisweet chocolate
- 1/2 tsp butter
- 1 ounce paraffin, chopped (see Notes)
- 1/2 cup chocolate chips (see Notes)
- 1/2 cup sliced almonds

- Saturday, October 15th

College of Central Florida

- Saturday, October 22nd

Making Strides (Gainesville)

25 SE 2nd Pl, Gainesville, FL

early when it's most treatable.

3001 SW College Rd, Ocala, FL

Downtown Gainesville: In front of The Hippodrome

Making Strides (Ocala)

• 1 tube red (clear) gel icing

Preparation

- 1. Line a cookie sheet with waxed or parchment paper.
- 2. Rinse the maraschino cherries, drain thoroughly, and let dry on paper towels, turning often. The cherries must be completely dry or the chocolate will seize and get crumbly.
- 3. Gently melt chocolate, butter, and paraffin in a double boiler until smooth, stirring often to prevent burning. Once melted, turn off heat, but leave in the double-boiler on the burner.
- 4. Dip dry cherries in melted chocolate to completely cover up to the stem. Place on lined cookie sheet. Immediately press

on chocolate chip, flat side to the front of the dipped cherry, to form a head.

- 5. While chocolate is still warm, wedge two sliced almonds between chocolate chip and cherry to form ears. Let cool.
- 6. Use a toothpick to dab beady red eyes on either side of the chocolate chip with the red gel icing.
- 7. Refrigerate to firmly set chocolate.

<u>Notes:</u> If fresh sweet cherries are in season, by all means use them. Paraffin is sold in the canning supplies section,

usually under the brand Gulf Wax. You can use the giant chocolate bars for the semisweet chocolate, or semisweet baking squares, or chocolate chips. If your cherries are exceptionally large, you may wish to use chocolate kisses for the heads.



This month's topic of interest: October 2016

Each month our staff takes a number of calls from people within the North Central Florida Community. We use our clients' comments to come up with ideas for the topics of interest. Here's a topic worth discussing.

Halloween Safety Tips

As Halloween descends upon us, memories of crisp autumn air, sweet candy corn, and brightly lit pumpkins come to mind. Growing up in a friendly part of town, I fondly recall the excitement of "trick or treating" with my young friends during our adolescence. Although my neighborhood, located in between Gainesville and the city of Alachua, did not have street lights or sidewalks, I never felt unsafe as we knocked on the doors of the various houses that were decorated with fake spider-webs and other scary ornaments.

That being said, today's technology allows us to ensure that our children are safer than the generation before them. Cell phone applications can now be utilized to track the whereabouts of your children if you believe they are old enough to "trick or treat" without parental supervision. Also, parents can use the *Florida Department of Law Enforcement Neighborhood Search* feature online by Googling "sex offender FDLE search" to familiarize themselves with the addresses of local sex offenders who may be located nearby. Finally, children can wear inexpensive led lights on their shoes and/or clothing to make themselves visible to motorists on the road.

Halloween should always be fun and hopefully these tips

can help make it safer as well!









Welcoming Back our Meldon Law / WCJB TV20 Scholar Athletes of the Week !

Meldon Law has sponsored the Scholar Athlete Program since 1997. Every week of the school year a high school senior in the North Central Florida area is chosen as the Scholar-Athlete of the Week and given a \$100 scholarship and a plaque.

At the end of the school year we hold a banquet for all the winners and their families. Last year nearly 200 people attended the Scholar Athlete Banquet where one male and one female are chosen as **The Scholar Athletes of the Year**.

The winners receive a \$1,000 scholarship plus a beautiful glass trophy commemorating their achievement. Starting in 2003 the Meldon Law Firm teamed up with **WCJB TV20** to promote the event widely on **TV 20**.

Our Most Recent Scholar Athletes!

September 7th, 2016: Tyler Smith is a defensive linebacker for Ocala's **Forest High School** football team. His leadership on and off the field has contributed to his recognition as this week's Scholar Athlete. He is dedicated to the game, and maintains a 4.6 GPA.

September 14th, 2016: N'Kosi Perry is a Quarterback for Ocala's Vanguard High School football team. His strong work ethic and talent on the field earned him his recognition as this week's Scholar Athlete.

To nominate someone for Scholar Athlete of the Week, make sure he or she has at least a 3.0 GPA, is a major contributor in his or her sport, and a high school senior. Please send your nominations to Brandan McCalla via email at **BMcCalla@divcom.com**, or you can call Brandan at (352) 416-0646.



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Change of Service Requested

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Free Consumer Protection Guides



October 2016 Issue



Bikes for Kids Program

Nominate a deserving child between the ages of 6-18 who has done something extraordinary for either their local or global community to receive a FREE bike and helmet! Submit your nominations to <u>Marketing@MeldonLaw.com</u> or by visiting <u>http://www.meldonlaw.com/report/meldon-law-wsky-bike-giveaway/</u>

Please briefly tell us why you are nominating them so we can recognize their accomplishments in our monthly community newsletter!

Schwinn Bike and Helmet are provided by: Gainesville Cycle

Located in Gainesville, FL (919 West University Ave.)

This month's "Trivial Pursuit" >>>

<u>Questions:</u>

- 1. If you were born in October, what would your birthstone be?
- 2. What flower is considered to be the flower for October?
- 3. What holiday do Canadians celebrate in October?
- 4. What President of the United States was born on the 4th of October?
- 5. Which infamous outlaws were killed on October 5th?
- 6. What famous US landmark opened on October 9th, 1888?
- 7. What famous musician made his debut to a total of 53 fans during this month?
- 8. Which famous Queen was beheaded during this month?
- 9. True or False: John Keats was born on Halloween?
- 10. What war ended during the month of October?



Answers: 1. Opal 2. Marigold 3. Thanksgiving 4. Rutherford B. Hayes 5. The Dalton Gang 6. The Washington Monument 7. Bob Dylan 8. Marie Antoinette 9. True 10. The Hundred Year War