

STRIVE FOR EXCELLENCE

NEWSLETTER



Informing The Injured One Person At A Time

A Peek Inside

Tis the season to be Jolly or at least full of good cheer and it is hard to believe that 2015 has ended and we have started 2016. It seems as if time is moving faster and faster with each passing year and in the I can't believe it category goes my age (not to be divulged) the fact that we are soon starting to look at colleges for Rachel, Anna is in High School and Ben still believes in Santa Clause. We joke about this one but I am still thrilled to have our elf on the shelf and great behavior for the month of December knowing Santa is watching.



Precious moments to be cherished as we know they will be gone in the blink of an eye like our tradition cutting down the Christmas tree. Although this year done in 60 degree weather and shorts it is still these moments that truly provide that Christmas spirit. 2015 has been full of exciting opportunities and moments and for that I am ever grateful. At this time of year not only do we get the opportunity to look back but look forward. 2016 will ring in with new and exciting adventures for Gaylord Popp and I am thrilled to have all of you along for the ride with us. I want to wish everyone a happy holiday season and a happy and a healthy new year. Gaylord Popp in 2015 has only been able to do as well as it has as a direct result of the tremendous staff and attorneys that come every day and give their best efforts to achieve the highest standard in representing our clients. Further, without your continued support and encouragement and working with us to grow we wouldn't nearly be able to serve as many of our clients as we can.

We at Gaylord Popp hope everyone had a Happy and Healthy Holiday season and look forward to seeing you in 2016!!!!

Sam

January 2016 * Vol. 3* No. 01

Hello! We are pleased to send you this monthly issue of *Strive For Excellence*. It is our way of saying that you are important to us and we truly value your business. Please feel free to pass this newsletter on to friends and neighbors. Enjoy!

Joke Of The Day

The Value of Money

Chad got a call from his bank to discuss his accounts.

"I'm afraid to tell you, sir, that your finances are in terrible shape," the banker said.

"Your checking account is overdrawn, your loan is overdue, and your saving account is almost down to zero."

"I know. I'm taking care of my mother, and she doesn't have a very good idea of how much money I have."

"Well, why do you allow your mother to spend so much money?"

"Honestly," replied Chad with a deep sigh, "because I'd rather argue with you than with her."

Monthly Quote

"A good leader takes a little more than his share of the blame, a little less than his share of the credit."

—Arnold H. Glasgow

Understanding Long-Term Disability

Through an employer, or through long-term disability insurance you have privately, it is possible to have protection should you be hurt and unable to work for a specific period of time. The time period, also called the elimination period, for a long-term disability claim is typically at least three months, with some as long as six months.

Typically, people will have short-term disability insurance as well, which pays for lost wages should an individual be unable to work for less than the criteria needed to meet a long-term disability claim.

It is also possible to apply for long-term disability through the Social Security Administration. Depending on the type of injury, the extent of the disability and the option to pursue other types of employment people may be able to collect full disability or partial disability.

Of course, the employee or individual has to meet all of the requirements, including payments into the insurance and hours of work, before a claim will be approved.

As with any type of claim, it is important to be able to prove the seriousness of the injuries and the ongoing disability. It can be very challenging to have these claims approved, and even with SSDI (Social Security Disability Insurance) it is very common to have the initial claim denied for a wide number of reasons.

Proving Long-Term Disability

The biggest challenge is to ensure that the correct medical information is provided at the time of the initial claim or during the appeal. In cases of stroke or similar health issues, where recovery is possible even months after the initial event, approval may be on hold until a specific amount of time has passed to allow for the body to heal and recover.

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Slip & Fall Accidents Involving Snow & Ice

Now that the holidays are behind us and we have enjoyed above average temperatures in December, it is now time to look winter. With the winter weather we have experienced over the last few years, it is important to know your rights if you sustain injuries by slipping and falling on snow and ice. Each case is fact specific and must be evaluated on an individual basis. Below is some basic information regarding potential snow and ice claims.



If you are injured, you should seek medical attention. If the incident occurs at a business, you should timely report it to an employee or manager. In this Smartphone age, pictures of the accident scene would be helpful for the investigation.

Residential and commercial properties are viewed differently in the eyes of the law. Owners of residential properties usually have no duty to remove snow and ice or even warn of the dangerous condition from the natural accumulation of ice and snow. However, if the owner does something to make the conditions worse, then they may be found liable. Additionally, if the dangerous condition is the result of runoff from a drainpipe, then you may be able to prove liability.

When dealing with a commercial property you must explore whether the owner knew or should have known about the dangerous condition. In order to establish liability against the owner, an injured individual must prove that the landowner was at fault for the accident as follows:

1. The owner caused the dangerous condition;
2. The owner knew about the dangerous condition and did nothing to fix it;
3. The condition was a recurring foreseeable event; or
4. The owner should have known about the dangerous condition because a reasonable person would have taken the appropriate steps to fix the condition.

It is important to secure the address where you fell or the business name and information. In some instances there may be a property management company who oversees the maintenance of the property and is responsible for determining when snow and ice removal is necessary. You may also have a claim against the company who actually performs the snow and ice removal.

It is difficult to prove liability in a case if the accident occurs during the middle of a snow/ice storm. The problem usually arises for property owners when the snow and ice melts and then refreezes. It is certainly foreseeable that snow and ice will refreeze with this region's changing winter temperatures.

There are strict time limits for filing a formal complaint for your claim in New Jersey. Personal injury claims must be filed on or before the two year anniversary of the accident. If the property owner is a public entity, they must be placed on notice of the potential claim within ninety days of the accident.

This article is an overview and if you did sustain injuries as a result of slipping and falling on ice, you should consult with an attorney to discuss the specific facts of your potential claim. I would be more than happy to answer your questions and investigate your claim. You can e-mail me directly at tphillips@gaylordpopp.com or call 609-771-8611. **Tanya Phillips, Partner; Gaylord Popp, LLC**

It's Not Too Late To Give!

As you may recall, last year we held a turkey and coat drive, helping the Jerusalem Baptist Church in Trenton, New Jersey. We are doing the same again this year, working with Clara Sampson. It helps students and children stay warm, helps elderly be able to go out in the cold to get what they need like medications and food and those less fortunate have the most basic necessity – warmth.



If you have any winter coats which you would like to donate please feel free to contact Ms. Sampson at 609-631-0355 or 609-222-2770 or feel free to visit them at 150 North Clinton Avenue, Trenton, New Jersey 08609 OR you can drop the coats off at our office. Please drop off your coats by January 16th.

If you have any questions regarding the coat drive please contact Sam Gaylord directly at SGaylord@GaylordPopp.com or call 609-401-2779.

Quick Creamy Potato Soup

INGREDIENTS:

- 8 slices bacon
- 1 cup chopped onion
- 4 cups cubed potatoes
- 2 (10.75 ounce) cans condensed cream of chicken soup
- 2 1/2 cups milk
- salt to taste
- ground black pepper to taste
- 1 teaspoon dried dill weed



DIRECTIONS:

1. In a large saucepan, cook bacon until crisp. Remove bacon, and set aside. Drain all but 3 tablespoons bacon fat from the pan.
2. Brown onions in bacon fat over medium heat.
3. Add potatoes, and enough water to cover. Cover and cook until potatoes are tender, 15 to 20 minutes.
4. Stir together soup and milk until smooth; add to potato mixture. Heat, but do not boil. Add salt and pepper to taste, and stir in dill weed. Crumble bacon; stir in just before serving soup, or sprinkle on top to garnish. Source: www.allrecipes.com

Long Term Disability Cont'd...

The importance of the medical doctor's statement and information cannot be understated in these cases. Particularly during an appeal after a denial having a medical expert providing accurate and precise information about the disability will be critical to having the claim, or the appeal, approved.

During the time pending approval, it is also essential to continue to comply with any medical or therapeutic requirements. Failing to do so can lead to a denial or only a partial disability being offered, even after the benefits begin.

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"It's not how much we give but how much love we put into giving."

— Mother Teresa



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A MONTHLY NEWSLETTER TO INFORM AND ENTERTAIN OUR CUSTOMERS

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New Year Resolutions To Consider For 2016

- **Cut down on activities.** If your family is busier than ever, make room for consistent togetherness time. Suggest cutting back on work and extracurricular activities, so everyone can eat dinner together most nights.
- **Strengthen your children's confidence.** Some parents spend a lot of time pointing out their kids' weaknesses. Remember that successful people focus on their strengths, and do the same for your kids. You'll give them the confidence to tackle their weaknesses.
- **Make personal resolutions a family affair.** If you've decided that you need to do more charitable work, consider making your personal goal a family goal. Volunteering as a family is a powerful way to build self-esteem and establish a sense of community in yourself and your children.

Happy New Year to you all!
I hope you all enjoyed your holiday season and are ready for an exciting 2016. I look forward to sharing another great year with you all through my newsletter. Cheers!

Sam Gaylord



IN THIS ISSUE YOU WILL FIND:

- Slip & Fall Accidents Involving Snow & Ice
- A Peek Inside
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...and more!

Samuel Gaylord specializes in the areas of Workers' Compensation, Social Security Disability and Disability Pension Appeals. Mr. Gaylord is certified by the New Jersey Supreme Court as a workers compensation law attorney and is admitted to practice in New Jersey, Pennsylvania and Washington D.C and before the United States Supreme Court.

What to Do When Travel Plans Go Wrong

Well organized travel plans can go completely off track due to circumstances beyond your control such as natural disasters, mechanical problems, or good old fog. So what do you do when your plans suddenly go awry in the middle of your vacation?



One good tip is to make sure you have excellent travel insurance. It may be tedious, but it is also vital to read the fine print of any travel insurance you take out to make sure that the great majority of possible holiday glitches are covered. It is also a good idea to have done your research in other areas such as social etiquette in foreign countries and weather patterns. These days, there are plenty of travel guides, websites, and online forums covering this sort of information, so it should be easy to prevent any unfortunate mistakes. If possible, you should book and pay in advance, as this helps you to budget and gives you more certainty. A lot of attractions tend to be more expensive when paid for onsite, so you save money by paying upfront, and a well-planned itinerary also allows for greater flexibility and saves time.