

STRIVE FOR EXCELLENCE

NEWSLETTER



Informing The Injured One Claimant At A Time

Beware: Signing That Medical Release Form Can Be Hazardous to Your Injury Claim



When you bring a claim against an insurance company—whether your own or the other guy’s—keep in mind that they are first and foremost concerned with keeping their expenses low, not necessarily doing what is fair.

Typically, insurance adjusters will send you medical release authorization

forms to give them access to your medical records. These authorizations are frequently broad in scope and make the insurance company privy to a lot of medical information that has nothing to do with your case. Insurance companies are good at using information they have no business possessing to distract, confuse, and spin a new narrative.

Bottom line – never sign an agreement that authorizes an adjuster to directly obtain your medical records, and never give verbal permission, either. Instead, obtain these records yourself. Go over them to make sure they are accurate, and only send the adjuster the information that is pertinent to your claim.

There are times that an adjuster will state they need more information. Again, do not give them permission to talk directly with your doctor. Consult with your doctor on the matter and ask if he/she would write a report for you. Again, study the document for accuracy; when satisfied, send it along to the adjuster.

You are obligated to cooperate with your own insurance company; it’s part of the contract. However, you don’t need to give carte blanche to your medical records.

If you have questions regarding this article or other legal questions please contact me at 609-771-8611 or e-mail directly at sgaylord@gaylordpopp.com.

Also, if you know someone who would like to receive this newsletter please let me know and we will add them to the monthly mailing list.

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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!

Monthly Joke



No place like home

A man walked into a roadside diner and asked for a menu.

A few minutes later he told his waitress:

“I’d like a T-bone steak, medium rare, but instead of that bring me a rib eye steak so well done it’s crispy and black. And French fries, but instead of that get me a baked potato. And a house salad with ranch dressing, but instead you can serve me French dressing. Iced tea would be nice, but you can pour me a cup of coffee.”

The waitress stared at him. “What are you talking about?”

“I’m a truck driver,” he explained, “and I’ve been on the road for six months. So I wanted a meal that reminds me of home.”

Product Liability

Product liability claims are generally complex. They can include mass tort litigation, manufacturer liability, warranty issues, warnings and recalls, product design litigation, and class proceedings.

When our client faces a product liability claim they will benefit from our expertise. We will develop a strategy that is based on our far-reaching experience and expertise with product liability law, providing advice to stop additional damage to your operations and/or brand.

Product liability covers a wide range of products but is not limited to the following.

- Asbestos products
- Automobiles
- Consumer transportation products
- Aviation
- Construction products that include fireproofing and waterproofing
- Food products
- Forest products
- Gasoline dispensing
- Home consumer products
- Industrial equipment
- Marine engines
- Mining
- Pulp and paper
- Railroad propulsion systems
- Steel products
- Tobacco
- Tools
- Heavy equipment

Product liability recognizes the cause and effect of any possible exposure can be complex. When the problem exposes our client to claims from a number of complainants, our expertise in Class Action Lawsuits will ensure that all aspects of the case

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GUEST OF THE MONTH

DIVORCE: MEDIATION V. LITIGATION

By Carol Oswald, Esq.

Mediation is a commonly overlooked and often feasible way to resolve family court legal issues with much less conflict and drain on your finances. Before rushing off to file your complaint to start the litigation process, it's worth considering the following:

YOU'RE STILL GOING TO BE A FAMILY WHEN THE DIVORCE IS OVER.

You still have children to raise and somehow co-parent. If you can start the process by sitting down together in the same room with a mediator and talking about each of your priorities for your children, you are way ahead of those people who turn their children's future over to the stranger in the black robe. A mediator will listen to the two of you and help you compromise responsibilities.

ECONOMIZE. A big expense of divorce is gathering the necessary information to calculate support and divide property. Incomes must be examined and sometimes property, real and personal, must be appraised in order to fashion fair resolutions. If you are both funneling financial information to a mediator and sharing the cost of appraisals, you're both only paying half the mediator and appraisal fees. If you each retain your own attorney and provide that same information to them, and are then paying them to exchange the information between their offices, you are each paying the entire fee to each of your separate attorneys. Your attorneys may each have preferences for different experts. Instead of paying them to argue about who will do appraisals, a mediator can make recommendations from which you can jointly choose.

CUSTOMIZE YOUR SETTLEMENT TO FIT YOUR CIRCUMSTANCES.

Courts are restricted by statutes and prior case law in deciding support and property division. When you are mediating a settlement, you can agree to resolve those same issues in much more unique ways. A mediator will help you prioritize what you want (and need) to get through the most difficult years right after divorce and help you, or refer you to experts who can help you, think about long term financial goals.

WHY MEDIATION DOES NOT WORK IN EVERY CASE. The preceding summary highlights the benefits of mediation, but the process does not work in every case. Both sides need to have the common goal of ending the partnership fairly. If one party does not want the marriage to end or does not want to be fair, the likelihood of successful mediation is diminished. A trained mediator, devoted to the success of the process, will recognize in a session or two, based on the level of cooperation as well as the settlement positions of each of the parties, whether a mediated settlement is likely. If not, mediators who value their reputation will end the process explaining why they are doing so. If you have any other questions regarding matrimonial matters please do not hesitate to contact me at 609-844-0488 or e-mail me at coesq@aol.com.



Pic; Carol Oswald, Esq.

A Peek Inside

Since last month, my wife has continued to improve and has more mobility in her knee now than she has had in years. We can't thank the Rothman Institute and Thomas Jefferson Hospital enough for the work they did and the work that Amy is doing in order to have a new lease on life.

I have had the opportunity to continue my domestic chores, however, each day I am being told to limit what I am doing as clearly I'm doing it "wrong" and I am grateful to be back simply in the office full time. My chauffeur duties have not diminished nor have the kids' activities as we approach the end of the school year.

Ben has continued with his baseball career and has tried out for a summer baseball league. We will hopefully get the results of that try out in the very near future. My oldest daughter Rachel is due to receive her silver award which is a large accomplishment in girl scouts and we could not be more proud of her. She will have a ceremony and certainly I will brag about that next month. My younger daughter Anna has been also very active with her soccer and Girl Scout activities. She was the coordinator of a talent show for her Girl Scout troop and recently has been playing more and more goalie for her travel soccer team. As the kids on her team have gotten older there has been some changes in their team makeup and this has been exceptionally difficult for Anna, however, it appears that the team will stay together and for this she is grateful.



I want to thank everyone for the continuing comments and encourage you to continue sending me requests as to the information you'd like to read about in our newsletter. In addition, please like us on Facebook and if you know anyone who would be interested in receiving the newsletter please have them contact me directly at sgaylord@gaylordpopp.com or call 609-771-8611. Your participation is greatly appreciated.

Product Liability Cont'd

are handled properly and that the client is guided through the maze of a class action suit.

In the event that you have been injured as a result of a product failure, we can also ensure that you receive the support you need. We will file a product liability claim on your behalf and ensure your rights are looked after and that you receive the settlement you deserve based on the seriousness of your case. We believe that a manufacturer or product provider should be held accountable should their product failure result in injury or damage and we will protect your rights to fair compensation.

Product liability affects

- Component part defects
- Labeling
- Warnings
- Recalls
- Product design
- Product misuse
- Quality control
- The manufacturing process

Let our product liability expertise work for you.

In The Office:

Rose Szabo, Office Manager and Workers Compensation Paralegal and her family walk every year to raise awareness and money for the March of Dimes. Rose has been walking for the past 20 years, but in September 2003, the cause became even more near and dear to her and her family.

Jack, her youngest son, was born at 24 weeks, weighing just 1 lb 10 oz. He spent 101 days in the NICU. When he left the NICU to come home, he weighed 5 lbs 11 oz. During his 101 days in the NICU, Jack had sepsis, was tested for meningitis, had a spinal tap and had many blood transfusions. Jack was on a ventilator for approximately 2 months while in the hospital.

After 3 years of therapy and many doctor visits, Jack is now a very healthy, happy and very, very energetic 10 year old! He is a 5th grader at the Fountain Woods Elementary School in Burlington Township, where he plays percussion for the school band. Jack is now a Boy Scout with Mt. Holly Troop 36 and loves to camp, go rock climbing, bowl, play hockey and golf.

Every April, rain or shine, Rose along with her husband Chris and sons Daniel and Jack (Team Jack Szabo), along with family members and friends, walk to say thank you to the doctors and nurses at Capital Health System and to raise money and bring awareness to the March of Dimes and to help prevent prematurity!

Every year, half a million babies in the U.S. are born prematurely. Premature birth is the leading cause of newborn death and many lifelong disabilities. The funds we raise in Walk America support research that saves babies' lives. The mission of March of Dimes is to improve the health of babies by preventing birth defects, premature birth, and infant mortality.



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A MONTHLY NEWSLETTER TO INFORM AND ENTERTAIN OUR CUSTOMERS

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Happy Father's Day!

- The first Father's day on record was June 19, 1910. It was created by Washington's State, Sonora Dodd for his father William Smart. William Smart was Civil War veteran and raised his six children as a single father. Why June? That was the month of his birthday.
- Father's Day wasn't recognized until 1966 thanks to President Lyndon Johnson, who designated the third Sunday of June to be Father's Day.
- Father's Day become a permanent holiday in 1972, thanks to President Richard Nixon who signed Father's Day as a public law.



It finally feels like summer time is here. School will be out before we know it and maybe a summer vacation on the horizon. Enjoy this fun time of year, this newsletter on the deck, and a Happy Father's Day to all the dads out there!

IN THIS ISSUE YOU WILL FIND:

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- ***A Peek Inside**
- ***In The Office**

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.

Money Tips for Couples

Romance can be very exciting, but with 14% of relationships tending to end because of financial difficulties it is important to take into consideration your attitude toward your finances at an early point in the relationship.



The good news is that there are some things that can be done to make sure your relationship does not end up as one of the above statistics, one of which is to make a financial plan.

Making a financial plan involves setting out your goals for your finances for the next five years. Write your goals down and work out both a budget for spending and a target for saving.

You should also work out if you will need to put money away for any large items such as a new car or house.

Use a calculator and work out your earnings versus your expenditure and how long it will take for you to save for the things which are really important to you both.