

STRIVE FOR EXCELLENCE

NEWSLETTER



Informing The Injured One Person At A Time

A Peek Inside

Recently I spent some time with some long time college friends who this year, 2015, will turn 50! We had the opportunity to go away for a golf / guys weekend. Enormously entertaining, especially the conversations about our kids, wives and businesses, and OMG how different the topics are from 30-plus years ago when we were worried about which bar we were going to go to on Thursday night. One of the things in reflection I found is how absolute true it is how important good friends are. There is no doubt that although all of us have busy lives and don't necessarily get the opportunity to see each other on a regular basis that if any one of us were in need of any assistance, we would be there. In thinking over that kind of friendship which I know to exist with this group I have a true sense of gratitude. I believe the old phrase actions speak louder than words and all too often people say they may be a friend but when the chips are down they are nowhere to be found. This group in my opinion would always be there and for that I am truly blessed.



Friendships and relationships are a continuing theme in all of the marketing and professional development that I do and I am always looking for ways to not only maintain but to grow the relationships that I have with clients, colleagues, and family in order to be successful. What I think is important is to make sure that although you know that friendships exist to make sure that you don't take advantage of it by not exercising the opportunities to reinforce how good those relationships truly are.

I also want to have it be known for the Record that I will not be turning 50 years old in 2015 and was quite happy to relay that fact on any number of occasions throughout the weekend to those of my friends who in fact will be 50!!

If you like the newsletter and content please send us a note through Facebook or contact me at sgaylord@gaylordpopp.com. If there is anyone else you know would enjoy our newsletter please have them contact me and I'll put them on the mailing list. I look forward to saying hello again next month.

Sam Gaylord

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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!

Joke Of The Day

Playing a role

A gorilla at the zoo died of old age one day. Because gorillas were so popular, the zoo staff decided to hire an actor to dress up in a realistic costume and play the part of the gorilla until they could locate a replacement.

The gorilla cage was right next to the lion, and a small gap in the bars allowed the actor to crawl into the lion's cage and swing high above him. This enraged the lion but delighted the customers, so the actor made it a regular part of his routine.

Everything went fine for a few days. Then one day the actor lost his grip and fell down at the lion's feet. The beast roared, and the actor screamed in terror.

Then the lion leaned over and opened its jaws wide. "Quiet!" a voice demanded. "Do you want to get us both fired?"

Have You Been The Victim Of Reckless Endangerment?

Reckless endangerment is one of those legal terms which are heard a lot but is rather difficult to understand and specifically define in every situation. In legal terms reckless endangerment occurs when someone does something with the intentional disregard for the safety of another person or other people.

This action has to be deliberate and, to make your case, your attorney will have to be able to prove the individual completing the action understood what they were doing and kept doing it anyways.

It is not essential to prove the perpetrator was trying to cause harm to a particular person, but that they intended to do the action, understood there was a risk, but did it despite this awareness.

Common Types of Reckless Endangerment

The most common lawsuits filed for reckless endangerment involved car accidents and injuries. When a driver fails to stop at a red light, drives with excessive speed, drives an unsafe vehicle, or even if they are driving under the influence they may face reckless endangerment charges.

Other types of behavior can also lead to reckless endangerment. These could include:

- Leaving a child alone or endangering a child
- Firing a weapon randomly or for target practice in an urban area
- Professionals in medical settings using inappropriate procedures
- Assaults
- Failing to stop for a police officer

There are many types of reckless endangerment situations which may include criminal charges which can rise to the felony level, especially if a child is involved.

CONT'D ON PG.3

Barbequed Bacon Wrapped Shrimp

INGREDIENTS:

Original recipe makes 2 to 4 servings

16 large shrimp, peeled and deveined
8 slices bacon

DIRECTIONS:

- Preheat oven to 450 degrees F (230 degrees C).
- Wrap shrimp with 1/2 slice of bacon, securing with a toothpick. Be sure and use the large shrimp—the cooking time for the shrimp and the bacon is similar. If you use medium-sized shrimp, you might want to precook the bacon a little--over cooked shrimp are tough and rubbery--and a real shame.
- Line a jelly roll pan with extra heavy duty foil, and place baking rack in pan. Place the shrimp on the rack, and sprinkle heavily with the barbecue seasoning, turn and sprinkle second side. Let the shrimp sit for 15 minutes. The bacon will turn from creamy white to a little opaque, and the seasonings will soak in.
- Cook the bacon for 10 to 15 minutes. The rack keeps the shrimp from sitting in the draining bacon fat. With a little luck, you won't tear the foil -- you can throw that away and only have to scrub the rack.



Source: www.allrecipes.com

Investing For The Long Run!

Imagine that you had to drive from New York City to Los Angeles. Starting out in downtown Manhattan, hopelessly stuck in traffic. Bicycle messengers are whizzing past. You jump out of your car, sell it to the first person available (at a ridiculously low price), buy a bicycle, and continue your trip to the West Coast. As absurd as this scenario sounds, investors do it every day when they make short-term decisions for long-term journeys.



For those planning for a retirement that could last 10, 20, 30 years or more, there will be many traffic jams between now and your destination. Get help finding the proper vehicle that will take you to the end of the road safely then stick with it. You and your family will be grateful that you did. Until next time,

Edwin Mays

MAYSGROUP
INVESTMENT ADVISORS

Each month, Edwin Mays of Transamerica Financial Advisors in Princeton, NJ will deliver time tested financial planning strategies. He can be reached at EMAYS35SJN@WFGMAIL.COM. 609-512-1655 (O). 917-940-5835 (M)

Protect Yourself: Are You Truly Covered?

In the State of New Jersey as a business owner, or partner in a business, what would happen if tomorrow you were injured while in the course of your employment and couldn't work? Are you covered? Have you protected yourself? Are your medical bills going to be paid? Are you going to get paid for being out of work? Has your insurance agent properly advised you on your options and the requirements to be protected? Typically we meet with business owners and/or partner of a business and the answers to these questions aren't the ones you like to hear as they are usually coming at the wrong time; after the work related injury has occurred.



As a business owner in New Jersey, you know that you must carry workers compensation insurance for your employees. This way, in the event an employee of yours is injured in an accident that arises out of and in the course of their employment, they will be protected. Your employee receives the appropriate medical care, temporary disability benefits, if the authorized doctor recommends treatment and indicates the employee can't return to work, and a award for the injury if there is some measurement of permanent damage. Further, and most importantly, the employee is entitled to future benefits if the condition were to worsen after the granted award. However, ask yourself, who is the most important employee of the business? That would be you. So, what happens if you get hurt?

"Typically, we are the ones explaining to the client, who is also the business owner, that they are not covered, and, it is that facial expression, I would like not to see in my office which is why I'm writing this article."

You're the business owner; do you need to be covered under your workers compensation policy? Well, in my opinion, the answer is very much YES. What happens if you got hurt? Who would cover your medical expenses? Who would pay you for being out of work? You're the owner. You certainly could continue to pay yourself, but if you are unable to work and generate income for the business what happens then? You could use your own insurance, but there are co-pays and deductibles and that comes out of your pocket. If you were covered all of the medical costs are covered by the workers compensation insurance carrier. Plus, although the medical treatment is controlled by the carrier, you are the owner and the premium payer and have the right to direct where you want to be treated. The other objection I hear is "well, if I had insurance and reported the incident my premiums would go up the following year." Although that may be true, my response is, wouldn't you prefer to rest soundly at night knowing that you are protected in the event of...????

To confirm you are covered, there are a couple of important things that must occur. You must specifically tell your insurance agent you want to "opt into" your workers' compensation policy. You MUST fill out a form and sign it, and if you don't do that, while you think you may be covered you're not and are unprotected and vulnerable. In addition, if you have partners, they too must affirmatively "opt into" the coverage. All partners must be on the policy, otherwise the carrier may indicate it to be void and deny benefits. It's important to protect YOU! You are the most important piece of the puzzle. Don't find out the hard way that you are uninsured and jeopardize you, your business and your family. If you have any questions as a result of this article or some other legal concerns I encourage you to visit our website at www.gaylordpopp.com, or e-mail me directly at tphillips@gaylordpopp.com or call 609-771-8611. I answer questions like this every single day.

Tanya Phillips, Partner; Gaylord Popp, LLC

Reckless Endangerment Cont'd...

What to Do

If you believe you may have a case of reckless endangerment against another person your first consideration should be to meet with an attorney. The attorney will help determine if there is a case or grounds for a lawsuit, which will be important in determining how to go forward with your personal injury case.

THANKS TO OUR CLIENTS!

Our practice continues to grow and we recognize that our best clients come from your referrals. Referrals are welcome and we want to take a moment and THANK those who have referred new clients to US. It's the biggest compliment we can receive!

MANY THANKS TO:

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A MONTHLY NEWSLETTER TO INFORM AND ENTERTAIN OUR CUSTOMERS

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Fun Facts About Memorial Day

- Remember those men and women who gave their lives in the service of the country on May 25th.
- The Indianapolis 500 has been held on Memorial Day since 1911
- Memorial Day was declared a federal holiday in 1971 and honors our soldiers.
- Waterloo, N.Y. is considered the birthplace of this holiday because the people of Waterloo were the first people to proclaim a day on May 5, 1866 to honor the soldiers who died in the Civil War.
- Memorial Day was first called Decoration Day – due to decorating soldier's graves with flowers.

What a whirlwind April was! I hope both you and I have more down to smell the 'spring flowers' in May! Happy Mother's Day to Judy our contest winner, my wife and mom, plus all you other amazing moms out there! Enjoy!

Sam Gaylord



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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

Travel Tech Tips

Technology can be incorporated into travelling whether you are heading off for business or pleasure as a way to make your trip both easier and a lot more fun.



It has never been easier to act as your own travel agent. Technology can assist you to plan out your entire trip from beginning to end, with the likes of airline reservations, hotel stays, and automobile rentals being easy to secure in under an hour by using your technological device.

Cars, flights, and hotels can be booked on the website of each company, or you can look for the best deals on such sites as Expedia, Kayak, or Travelocity.

You can also be prepared for what the weather will be like in your destination by downloading apps from sites like WeatherBug, AcuWeather, or The Weather Channel to make sure you keep up to date on the climate conditions. You can pack accord to the weather, plan out your day to day itineraries, and even anticipate possible travel delays because of severe weather warnings.