

STRIVE FOR EXCELLENCE

NEWSLETTER



Informing The Injured One Claimant At A Time

A Peek Inside

The dog days of summer are coming to a close and fall is nearly upon us and thank goodness activities have slowed down. But like a tidal wave coming which you can't see at first, we know this is going to change. All sporting activities are currently on hiatus and we have enjoyed the opportunity to not have to run around like chickens with our heads cut off every day.



We had some disappointment this past month. I recently heard someone say that as a parent you're only as happy as your children are happy. My oldest Rachel did not make this year's field hockey team and although she is disappointed I couldn't be more proud of her and her response which has been I'll work on it and try again next year. It doesn't make it any easier as a parent of course to have that kind of disappointment but you gotta love the response. In addition, my aunt has been moved to hospice and it doesn't appear that she will be with us very much longer. It is my mother's only sister and so certainly not only am I concerned for my aunt but for my mom as they have enjoyed each other's company and supported one another since my dad died 18 years ago.

On a MUCH MORE happy note the coaching situation for Anna's soccer team has been resolved and everybody appears to be happy with the decision so the fall should hopefully provide a good learning experience and hopefully her team will respond to the coach that they have chosen. It also appears that I will be coaching little league baseball. Ben has decided that he no longer wants to do soccer but is up for the continuation of his baseball career and for fall ball dad has agreed to become an assistant coach for his team. We are waiting all of the details but certainly Jr. is happy.

Finally, the most important part of August, were our birthdays. Both my wife and my son celebrated their birthdays. I will tell you Ben is 8 and I will not tell you how old my wife is but we had the opportunity to enjoy ourselves for a weekend and did all the things that Amy wanted to do and certainly the picture of Ben with his fish outlines his joy. I again want to thank everyone for their response and the continuation of their comments and please continue to like us on Facebook and provide your comments. Also, if you know someone who would like to be on the newsletter mailing list have them contact me at

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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



The biggest lie

A businessman walking down the street noticed three young girls arguing about a puppy they'd found. "What's going on here?" he asked.

"We found this lost puppy and we all want to take him home," one little girl said. "So we're having a contest," a second girl chimed in.

"Whoever tells the biggest lie gets to keep him!" the third girl said.

"What?" the businessman asked.

"Lying is a terrible thing, girls. Why, I'm over 50 and I've never told a single lie in my life!"

The girls looked at each other. "OK, mister," the first girl said.

"You win."

It does not take much strength to do things, but it requires great strength to decide on what to do.
—Elbert Hubbard

Understanding Aggravated Assault

Aggravated assault is a broad term used to in cases where the attack on a person is significant and serious. Often, but not always, a weapon is involved in the attack that turns a simple assault into an aggravated assault, even if the weapon is used as a threat and does not actually cause harm to the intended victim. It is important to realize that aggravated assault is determined on a state by state basis and there can be different degrees of charges from felonies to misdemeanors based on a variety of circumstances.

The Criminal Case

For a charge of aggravated assault there has to be intent to cause fear or apprehension, an act that caused bodily harm or is likely to cause bodily harm, and the actual ability to cause harm. If a weapon is used the weapon doesn't have to be a gun or a knife, it can be any object that is used in a threatening manner and that has the potential to cause bodily injury.

Generally if a victim is harmed significantly and requires medical attention or receives injuries that will cause disfigurement or physical impairment the charge will be aggravated assault even if a weapon wasn't used.

In some states aggravated assault is the charge automatically if there is a case of harming a pregnant woman intentionally, if someone is choked or strangled, if harm is done while driving intoxicated, or if there is harm to a police officer or fire fighter or other designated professional while they are working.

CONT'D ON PG.3

GUEST OF THE MONTH

Do I Really Need A Will?

By: Pierson Backes



A lot of people aren't really sure they need a Will at all. The surprising fact is, in New Jersey and Pennsylvania, most people never make a Will. When I'm handling estates where there is no Will, the fact that the decedent left no Will always creates difficulties. Sometime the problems are relatively slight, but sometimes there are true hardships that really can't be fixed.

When someone tells me they don't have a Will, the first explanation I usually hear is that they just want their spouse or just want their children to get everything anyway. The thing is, when a person dies without a Will, they are relying on the government to, in essence, guess what they would have wanted.

Said another way, if you don't make a Will setting down what you want to happen with your estate, the government will decide for you. Every state has its laws that control your estate if you die without a Will. The thing is, each state law is different, and in many cases what the government thinks you would want done with your estate is not actually what you would want done.

It's probably easiest to look at an example or two. If you are married, you might assume that everything you own would pass to your spouse on your death. Well, as it turns out, the fact you're married isn't enough information to figure out what happens if you die without a Will.

Let's consider first somebody who dies married with no children. If this person has a living parent, then in both New Jersey and Pennsylvania the parent is an intestate heir. In New Jersey, the parent will inherit 25% of the estate above a certain dollar amount, and in Pennsylvania the parent will inherit 50% of the estate above a certain amount. You can be married for 30 years and still have nearly half your estate pass to your parents.

Now consider somebody dies married, with a child. The difference between New Jersey and Pennsylvania is stark here. In New Jersey, the spouse inherits the entire estate. In Pennsylvania, the spouse inherits only half above a certain dollar amount. That is, in a larger Pennsylvania estate, the surviving child inherits almost equally with the surviving spouse.

My point is that, if you don't make a Will, you're relying on the government to guess what you would want, and very often that guess isn't right. You don't have to dig very deep before some of the reasons for having a Will become clear. Directing who receives your assets – this is the most basic thing a Will does. And even at this most basic level, dying without a Will can create unintended and sometimes devastating consequences.

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If you want to learn more about this or other estate planning options please contact me at 609-730-3838 or e-mail me at pb@backesfirm.com.

Tech Tips with Dan Little

You only have your own "Selfie" to blame.

The hot topic of the month is Phishing - and the lesson is being careful what you share on line.

Phishing email messages, websites, and phone calls are designed to steal your money. Cybercriminals can do this by installing malicious software on your computer or stealing personal information off of your computer. Cybercriminals also use social engineering to convince you to install malicious software or hand over your personal information under false pretenses. They might email you, call you on the phone, or convince you to download something off of a website. They will even go as far as a threat that your account would be closed if you didn't respond to an email message. The current wave of email messages uses threats that your account security has been compromised. A good rule is to treat all unsolicited phone calls with skepticism. Do not provide any personal information. If they really need to close your account down, or your security has been compromised, a legitimate company has a legitimate billing or security number for you to call. Ask for a number to call back and tell them you will need to log into the website to help the process. More often than not the next sound you hear will be a dial tone. If you're concerned about your account or need to reach an organization you do business with, call the number on your financial statements or on the back of your credit card.



Phrases to avoid acting upon:

"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity." If that is the case, they will call you. How did they not know your identity? They sent you an e-mail.

"During our regular verification of accounts, we couldn't verify your information. Please click here to update and verify your information." If that is the case, they will most certainly call you.

"Our records indicate that your account was overcharged. You must call us within 7 days to receive your refund." If that is the case, you can absolutely believe they will call you to avoid any legal issues.

Bottom line, if there is a problem with your credit account or retirement account; you control the account and can call the correct authorized agency to handle it. Most companies will use the telephone to handle issues, not e-mail. If it feels wrong, it probably is.

About Dan Little: Dan is the Head Honcho at A Different Kind of IT, an Information Technology and Services Consulting Firm with a Difference based in Philadelphia. Interested in hearing more? Email info@different-kind-it.com

Did You Know?

Sea Pigs exist? Sea pigs are in reality a form of sea cucumber. They are echinoderms, marine animals that include the likes of starfish and sea urchins. Sea pigs are found in oceans all over the world and in some areas actually make up over ninety five percent of the weight of all the animals that can be found on the floor of the deep sea.

The smallest winged insect in the world is the Tanzanian parasitic wasp, which is actually smaller than the eye of a normal housefly.

Termites take over the world? The world's termites all put together would have a total mass that exceeds that of every human being on the planet.

Aggravated Assault Cont'd...

The Civil Case

If you are a victim of an aggravated assault, or felt threatened or apprehensive about the intentions of a person to cause you bodily harm, you should talk to a personal injury attorney about filing a civil lawsuit. Typically after a criminal case, although sometimes before as well, a civil case can be filed against the assailant. Both trials cannot occur at the same time and so typically the civil case is filed second so the findings in the criminal case can be used.

A civil case for aggravated assault can claim for medical expenses, out of pocket costs, therapeutic treatment, pain and suffering and, in some cases, punitive damages. Your personal injury attorney will discuss your options with you before filing the suit.

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:

Charles Lovett
Todd Watchel, Esq.
Cesar Ortega
Len Weiss, Esq
Brian Blakely
Ken Ricks
Chris Castles
Ron McMullen

Be sure to visit our website at
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A MONTHLY NEWSLETTER TO INFORM AND ENTERTAIN OUR CUSTOMERS

September 2014 * Vol. 1 *No. 7

Besides Back To School – What’s Happening in September?

- **Family Health and Fitness Day, Sept. 27.** Family Health and Fitness Day is held the last Saturday of September. This year will be the 18th annual event.
- **Hunger Action Month.** The Feeding America network of food banks urges individuals to take action toward the vital mission of helping end hunger in America.
- **National Dog Week, Sept. 21-27.** Founded in 1928 by Captain Will Judy, a noted dog judge and former publisher of Dog World Magazine, the purpose of National Dog Week is to educate all dog owners in their responsibilities to their pets, their communities, and those organizations dedicated to caring for unwanted or lost dogs.

Back to School Time is upon us already! Good luck getting used to the new routine & new fall sports activities. Take some time to relax with our newsletter, and enjoy the fall weather!

Sam Gaylord



IN THIS ISSUE YOU WILL FIND:

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- *Tech Tips With Dan Little
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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.

Basic Cooking Tips

Cooking can be made much more enjoyable just by perfecting a couple of basic techniques. Many people would enjoy themselves in the kitchen a lot more if they could just gain confidence in a few key areas, but the truth is that a lot of people fall on their faces because they try more complicated things before mastering the basics.



One solution to the time constraints which are faced by many people when it comes to cooking is to ensure that you have a supply of seasonal ingredients already on hand, as this means that you can achieve superb flavor without going to a lot of effort.

Having a well stocked pantry is a great boon to anyone trying to put meals together.

Condiments such as pickles, mustard and vinegars help to give recipe flavors a punch up, while the likes of canned beans, canned tomatoes and pasta are always good to keep on hand.

There are some great recipe and cooking websites available too, with easy to follow instructions, shopping lists and tips.