

05.2017



Corradino & Papa, LLC

A Personal Injury Law Firm

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Your Biggest Accident Could Be Your Choice of Attorney

More Tricks and Tactics of the

☆☆☆☆☆☆ Insurance Industry ☆☆☆☆☆☆

We'll grant them this: insurance companies are great marketers, and they are very good at promoting a caring, sensitive approach when it comes to handling your claims. Don't be fooled, though.

Insurance companies and their representatives have one goal in mind: to make big profits. And, how do they strive to do that? By limiting the amount of money that they pay out on accident claims or by denying those claims altogether.

Here are just a few of the most common tricks and tactics that insurance companies utilize to achieve their goal:

- Monitoring your social media postings and interactions. Rest assured that the insurance company will be checking for any videos or updates you post that might undermine your claim;
- Doing their best to try to get you to go through the other driver's insurance company to get your vehicle appraised or fixed;
- Believe it or not, insurance companies have even made a habit of hiring private investigators to secretly videotape unsuspecting accident victims, hoping to uncover damaging information;
- Trying to talk you out of meeting with or hiring an experienced car accident attorney to help you with your claim. The insurance companies know that accident victims who hire an attorney have a much better chance at achieving a higher settlement for their claim;
- Not settling claims for a fair amount. Unfortunately, we see this all of the time, and it can spell financial disaster for you and your family down the road.



An experienced car accident attorney can help level the playing field and protect your rights in a fight against the insurance company. •



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Personal Injury, Car Accident, Truck Accident, Auto Accident, Slip and Fall, Dog Bite, Work Accident, Workers' Compensation, Premise Liability, Medical Malpractice, Construction Accident, Motor Vehicle Accidents, Product Liability, Wrongful Death, PIP Arbitration Lawyer.



Auto Accident Victims and Lost Wages

If you've been injured in an auto accident due to the negligence of another driver, and your injuries prevent you from working or reduce your ability to work, you have a right to recover lost wages. Generally, to recover for lost wages, one of two things must occur: An injury must be the direct result of the accident, or a pre-existing injury was made worse by the accident.

To prove lost wages, produce the pay stub from your most recent paycheck prior to your injury. Tips and non-salary benefits should be included as well. If you are self-employed, you will need to submit proof of what you would have earned. Keeping detailed, organized records pays off in these circumstances.

If a motor vehicle accident results in a long-lasting or permanent injury—including chronic pain or fatigue—that will affect your ability to earn a paycheck, you may have grounds to recover for “lost earning capacity.” In some situations, you can claim this even if you can work—for instance, if the injury reroutes you to a lower-paying job.

Proving lost earning capacity can be tricky, as it involves some speculation about the future. At trial, a financial expert will likely be necessary to crunch the numbers. Your character traits, work habits, education, and intention to change careers may also be considered. After that, it's in the hands of a jury, which has the leeway to determine the final amount you are awarded.

If you have been injured in an auto accident, contact an auto accident attorney to protect your rights. ●



May 2017 Important Dates

May 5 – Cinco De Mayo **May 6** – Kentucky Derby **May 14** – Mother's Day
May 20 – Armed Forces Day **May 27** – Ramadan (Start)
May 29 – Memorial Day **May 31** – Shavuot (Start)

Did You Hear?

Malta's famed 'Azure Window' recently collapsed into the sea.

The iconic rock formation known as the Azure Window – located off the Maltese island of Gozo and featured in dozens of movies and TV shows, including HBO's *Game of Thrones* – collapsed into the sea during a powerful storm in early March.

Scientists studying the rock formation in 2013 had indicated that the arch would inevitably collapse due to natural corrosion but had estimated that it would last for decades. ●



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A Deadly Mix of Distractions on the Road – Texting While Driving



According to the U.S. Department of Transportation, distracted driving can be broken down into three main types of distraction – **visual** (in which you take your eyes off the road), **manual** (in which you take your hands off the wheel), and **cognitive** (in which you take your mind off what you are doing).

While any type of distraction while you are driving can be dangerous, what makes driving while texting especially problematic is that it involves all three main types of distractions.

Statistics show that around 20 percent of all crashes involve some type of distraction, and in 2008, nearly 6,000 people were killed in collisions involving a distracted driver.

And even though many states have banned or are considering bans on texting while driving, it is up to drivers themselves to use common sense. When you're behind the wheel, put the phone down entirely, or if you absolutely have to send a text, pull over to a safe area on the side of the road or into a parking lot.

If you or a family member has been injured in an accident caused by a distracted driver, you should contact an experienced personal injury attorney. •

Creamy Dijon-Dill Potato Salad



Looking to jazz up your next spring get together or Memorial Day BBQ? Try this tasty dish from Dave Lieberman of the “Good Deal with Dave Lieberman” show on Food Network.

Total: 40 min • Active: 15 min • Yield: 12 servings • Level: Easy

Ingredients

- 3 pounds Yukon gold potatoes, peeled
- Kosher salt and freshly ground black pepper
- 2 stalks celery
- 1 cup mayonnaise
- 1 small red onion, finely chopped (about 1/2 cup)
- 1/4 cup tightly packed chopped fresh dill
- 1 to 2 tablespoons vinegar
- 1/2 lemon, juiced
- 1 tablespoon grainy or regular Dijon mustard



Directions

1. Put the potatoes in a big pot with enough water to cover by 1-inch. Season with salt and bring the water to a boil. Cook just until the potatoes are tender when pierced with a fork, about 25 minutes.
2. Drain the potatoes and return them to the uncovered pot off the heat. Let them sit until almost room temperature. (Cooling them in the warm pot will get rid of any excess water in the potatoes, and that's good.)
3. Meanwhile, cut the white parts off the ends of the celery stalks. Cut the stalks in half lengthwise, then across into 1/4-inch slices. Stir the celery, 3/4 teaspoon salt, and the remaining ingredients together in a serving bowl large enough to hold all the potatoes.
4. When they're cool, cut the potatoes into 1-inch pieces, add them to the bowl as you go. Stir gently until all the potatoes are coated with dressing. You can make the salad up to a couple of hours in advance. Keep covered at room temperature. Don't refrigerate or the potatoes will lose their rich, smooth texture. •

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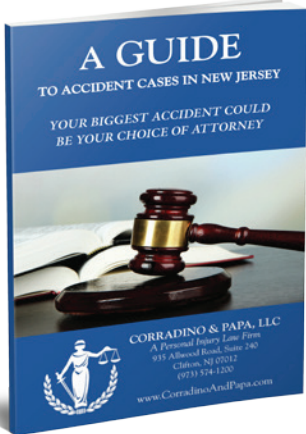
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HAPPY
MEMORIAL DAY

FREE BOOK



Get Jack Corradino and Robert Papa's **New Ultimate Guide to Accident Cases in NJ**, written by Jack and RC. It will explain "Why your biggest accident could be your choice of attorney", and what to do in the event you are injured.

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The Heroin Scourge



Opioids are drugs that act on the nervous system to alleviate pain. Some can be legally prescribed by medical doctors; others are illegal, such as heroin. Since the year 2000, the number of heroin users in the United States has nearly tripled, to over 1 million. Deaths attributed to heroin have increased five-fold.

All social and economic statuses are affected by this highly addictive and deadly drug, and it has springboarded from a once-narrow belt across the Northeast and Midwest to infiltrate every area of the country. In its wake lies shattered families, child abuse and neglect, the heartbreak of infants born into addiction, and the spread of affiliated diseases (e.g., hepatitis and HIV).

In the late 1990s, many pharmaceutical companies promoted wider use of opioids, such as OxyContin, claiming that the risk of addiction was extremely low—which wasn't true. Doctors overprescribed opioids on a grand scale for well over a decade. Many patients became hooked.

In recent years, the U.S. government has cracked down on legal and illegal prescriptions of opioids. It has also changed the texture of opioid pills to make them more difficult to crush and inject into the bloodstream. The unintended consequence is that many addicts have switched to heroin. Heroin is far cheaper and can be delivered via injection, snorting, or smoking.

In 2016, former President Obama asked Congress for over \$1 billion in new funding to expand treatment for users of heroin and abusers of prescription painkillers. Many state and local officials and community organizations are sounding the alarm as well. Hopefully increased awareness and wise countermeasures can reverse the tide of heroin devastation. •



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