



Corradino & Papa, LLC

A Personal Injury Law Firm

973-574-1200

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SCAN ME



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THE GAMES adjusters play



The auto insurance industry is awash in profits. Part of the reason is that they deny liability, make lowball settlement offers, and delay payment for as long as possible, hoping claimants just go away. Here are a few other tricks they employ...

Some adjusters will charm your socks off. Keep in mind that they work for the insurance company, not you. Saving money is their ultimate goal. Don't be blinded by their friendliness.

Adjusters will likely want you to give a recorded statement. They may hint that the law requires it (it doesn't). Don't give a statement unless you have an attorney who approves and accompanies you. Never agree to having it recorded. Words can, and will, be twisted.

You may be asked to release all your medical records. Bad idea. Have your medical records released to yourself. Then you decide which information is relevant and pass that along to the insurance company.

The insurance company might offer you a quick settlement if you sign a release. With bills piling up and no income due to injury, this may be tempting. But by signing a release, you forfeit the right to ask for more money or to file suit down the road. Remember, some injuries don't become evident until well after the accident.

Adjusters will try to convince you that you don't need an attorney, who will "bog down the process" or "doesn't deserve a percentage of your settlement." Statistical evidence shows that claimants with an attorney fare much better than those without one. An attorney can deal with the insurance company, help you attain fair compensation, and protect your rights. Contact **Corradino & Papa** to fight for your rights. ■

Your Biggest Accident Could Be Your Choice of Attorney

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MAKE WINTER DRIVING less of an adventure

According to the Federal Highway Administration, weather conditions play a role in one-quarter of auto accidents on U.S. roadways each year. Prominent among them are winter's snow, sleet, and ice.

Drivers should allow greater following distances and drive more slowly in wintry conditions—which doesn't always happen. Some people are overconfident because they have all-wheel- or four-wheel-drive vehicle. These vehicles improve acceleration in snow, but they don't shorten stopping distance or help with ice. Also be mindful that a driver can be traveling under the speed limit but still be driving too fast for conditions.

Beware of black ice, which blends in with the roadway. It might also be hiding beneath a coating of snow or in the shade. Ice forms more quickly on bridges and overpasses because they lose heat from both sides, top and bottom.

If venturing out into the snow, clear your entire windshield and side and back windows to improve visibility—not just a few small patches—and turn on your lights. Remove snow accumulation from the roof, hood, and trunk. In some states it's the law. Flying snow can obscure the vision of a driver behind you or become a deadly projectile.

If you fishtail, don't panic. Steer toward the direction you want to go. Apply steady pressure to antilock brakes. If you don't have antilock brakes, lightly pump your brakes.

Remember, winter weather does not absolve drivers of fault in auto accidents. Drivers have a duty to drive responsibly and safely, no matter what the conditions.

If you are injured as a result of another driver's negligence, contact [Corradino & Papa](#), an auto accident attorney, to protect your rights. ■

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a wintry sword of Damocles



When trekking through wintry conditions, most pedestrians understandably focus on the ground beneath them. Icy patches and chunks of ice and snow are menaces that can lead to falls and potentially serious injuries. But don't forget about hazards from above.

Icicles that form on roof eaves, ledges, and gutters can break loose and plummet to the earth. Snowpacks that accumulate on sloped roofs can suddenly slide off and crash to the ground. These incidents typically occur with very little, if any, warning.

Icicles are sharp and both icicles and snowpacks are solid and can carry some heft. Whether falling from a two-story house or a high-rise building, they can inflict great damage to anyone caught in their path. Victims may be subject to injuries ranging from bruising, lacerations, and

fractures, to traumatic brain injuries, spinal cord injuries, and death.

Even if passersby escape a direct hit, near-misses and glancing blows may cause slip-and-fall injuries. When no pedestrians are in the danger zone, falling hazards still deposit chunks of ice and snow for people to contend with later on.

Homeowners, business owners, landlords, and municipalities are responsible for keeping their property “reasonably” safe for others. (Local or state municipalities need to tend to bridges and overpasses as well.) That may include hiring a professional to clear ice and snow; incorporating devices such as a long-handled snow rake or electric heat cables or tape to prevent icicle formation; posting warning signs; and/or cordoning off potentially unsafe areas.

If you are injured by a property owner's negligence, contact [Corradino & Papa](#) to protect your rights. ■

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spotlight of the month

This is Autumn. She is a member of the Hanley family. When visiting the shelter one weekend, Gina spotted this kitten who was in need of a home. She couldn't resist her. Autumn is so loving and playful. She uses her paws like they are two little hands.

Autumn likes to play with Buster, Gina's little shit-zu. They chase each other around the house. It's great to come home to her every day. Their house would not be the same without her. ■

burn injuries have many origins

Serious burn injuries are extremely painful and are accompanied by an ever-present threat of infection and permanent disfigurement. They frequently diminish one's quality of life, ability to work, and emotional/psychological well-being. Treatment can be arduous and ongoing.



Thermal burns result from contact with fire, steam, hot solids and liquids, or other sources of extreme heat. Burns caused by hot liquids are the leading cause of burn injuries among children.

Sources of **chemical burns** include health and beauty products that react poorly with one's skin, car battery acid, household products with harsh cleaning agents, a chemical leak at a workplace, etc.

Electrical burns — caused by direct contact with live electricity (e.g., electrical outlets, exposed wiring, lightning) — aren't always noticeable on the surface but can do severe damage to deeper tissue and internal organs, and can trigger heart attacks and brain damage.

Radiation burns are most prevalent in certain workplace settings or with patients receiving various medical treatments. "Radiation" also encompasses burns caused by ultraviolet light.

There are three burn classifications:

- First-degree burns cause minor damage to the top layer of skin (the skin has three layers). Aloe vera gel and cool water (not ice!) should heal these burns within a week.
- Second-degree burns damage the top two skin layers and are marked by bright-red and blistered skin. They require treatment and bandaging by a medical professional and may take weeks to heal.
- Third-degree burns penetrate all three layers of skin. Some inflict damage on bones and internal organs, cause permanent nerve damage, may be life threatening, and demand emergency medical treatment.

If you suffer burn injuries due to someone's negligent actions or a defective product, contact **Corradino & Papa** to fight for the compensation you deserve. ■

January 2022 – Mark Your Calendars

Jan. 1 — New Year's Day Jan. 4 — Trivia Day Jan. 12 — Take the Stairs Day Jan. 16 — Appreciate a Dragon Day
Jan. 17 — Martin Luther King Day Jan. 21 — Squirrel Appreciation Day Jan. 27 — Chocolate Cake Day:

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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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Slip and Falls
Dog Bite
Premises Liability
Work Accidents
Workers' Compensation
Medical Malpractice
Construction Accidents
Motor Vehicle Accidents
Product Liability
Wrongful Death
PIP Arbitration**

Quote of the Month: "Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover." —Mark Twain

This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

smothered round steak

Yield: 4 servings; Prep time: 15 mins.; Cook: 6–8 hrs.

In honor of Martin Luther King Jr., we present this dish, which was reportedly among his favorites — Southern comfort food at its finest. It's also a slow-cooker recipe, so you can set it and forget it (well, at least for a few hours).

Ingredients

- 1½ lb. beef top round steak, cut into strips
- 1/3 cup all-purpose flour
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 1 large onion, sliced
- 1 large green pepper, sliced
- 1 can (14½ oz.) diced tomatoes, undrained
- 1 jar (4 oz.) sliced mushrooms, drained
- 3 tablespoons reduced-sodium soy sauce
- 2 tablespoons molasses
- Hot cooked egg noodles (made separately from the slow cooker!)

Directions

1. In a 3-qt. slow cooker, toss beef with flour, salt, and pepper. Stir in all remaining ingredients except the noodles.
2. Cook, covered, on low until meat is tender, 6–8 hours. When ready, serve with noodles.

Recipe courtesy of www.tasteofhome.com. ■

