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Dear Friends, Neighbors and Clients,

We hope you have enjoyed our mild winter and are set for a great summer. As we have mentioned before, I have been practicing for over thirty years serving you and the community at large. I am pleased to advise that my son, David, a graduate of New York University School of Law a few years back, has joined us in that continued effort.

Given the time and money the

huge corporate interests spend in convincing the public that innocent victims of the carelessness and recklessness of others should not be compensated, it is a good thing that we continue to be here to help "the little guy". We are committed to being there when you need us.

Regards,

Edward R. Young

Top Myths About Personal Injury Claims – And The Truth

When it comes to making an accident claim, many people have preconceived thoughts about the steps to take, their rights, or what will happen. Often, these beliefs are wrong. Here are some myths and misconceptions about accident claims, and the truth.

■ **Insurance companies are on your side.**

False! Insurance companies like to say they are friendly and helpful. But the truth is they are profit driven, and the less they pay for accident claims, the higher their profits. There are many accident victims who were unfairly delayed or lied to by insurance companies

and received much less money than they were entitled to obtain.

■ **Getting a lawyer's help will cost a lot of money.**

False! The truth is most accident claims are handled on a contingency fee, so there's no legal fee if there's no recovery (there may be court and other costs). The fee is a portion of the money collected for you.

■ **You can't make a claim if you partly caused the accident.**

False! In most states, accident victims can recover compensation even if they partly caused the accident. Your damages will just be reduced by the amount of your fault.

Continued on page 2

Safety Matters



Dangers Of Texting While Driving

Despite widespread publicity about the dangers of texting while driving, it is still a major safety problem. According to the National Highway Traffic Safety Administration, each year over 5000 people die and nearly 500,000 are injured in crashes linked to distracted driving, of which texting is a large part.

Many states prohibit texting while driving, and some prohibit the use of all handheld devices. Federal safety regulators recently proposed guidelines for states to make new laws that ban texting while driving. Under the proposed rules, drivers who text while driving would be fined and other driving privileges could be affected. If the texting resulted in serious injury or death, a person could be charged with a felony.

Texting while driving is so dangerous because it affects drivers in several ways. It hurts their vision, since when a person texts, his or her eyes are off the road. It affects them manually, since texting drivers don't have full use of their hands to operate the vehicle. It also affects them cognitively, as it takes their mind off the road, instead concentrating on the text message.

People should always refrain from texting while driving for their own safety and the safety of others on the road. Parents should also make sure their children don't text while driving — a recent study showed that over 30% of teens do it.

Report Shows Safest Cars For Teen Drivers

When it comes to safe cars for teens, large and slow seems best. That's according to a recent report from a nationwide consumer organization.

The report said that teens need vehicles with many safety features. The risk of being in a car accident is about 4 times higher for teens than for older drivers.

Some of the most important safety features to look for when getting a car for a teen driver are antilock brakes, curtain air bags and electronic stability control (this helps keep cars straight when sliding and reduces the risk of single fatal vehicle accidents by about half).

The report also said small, light cars are not good for teen drivers. High performance and sports cars should also be avoided, as they can tempt drivers to take unnecessary risks.

Personal Injury Myths,

continued

■ **The other driver has no money or insurance, so there's no use making a claim.**

False! There can be other sources to recover compensation even if the other driver can't pay you. You may be able to recover money under your insurance, or other parties (like the other driver's employer or the car's owner) may be liable.

■ **I feel fine after an accident, so I don't need to see a doctor.**

False! The truth is many injuries take time to develop. So even if you feel okay after the accident, you should still see a doctor.

■ **In most states, accident victims can make a claim even if they partly caused the accident.**

■ **There's plenty of time to make a claim, so I don't need to act fast.**

False! There are several reasons to seek legal help quickly after an accident. One is there are deadlines to make claims. Another reason to act fast is so evidence can be obtained and witnesses interviewed while their memories are still fresh.

■ **If I make a claim, I will have to go to court.**

False! Not necessarily. Most personal injury claims are settled out of court.

■ **I was a victim of a hit and run driver, so there's no use making a claim.**

False! You may have insurance that helps pay your damages in a hit and run accident.

These are common myths about personal injury claims. If you are in an accident, don't rely on what insurance adjusters or others say about personal injury claims. Instead, call your lawyer. Your lawyer is truly on your side and will explain your rights and other aspects of your claim.

Mistakes To Avoid When Planning Your Estate

Many people make mistakes when planning their estate. Then as they grow older and later die, problems result because the person's wishes weren't known or followed. Here are common estate planning mistakes, and how to avoid them.

■ **Not having an estate plan.** If you have no estate plan (like a will or trust), your assets will be distributed according to state law. They likely won't be distributed the way you want.

■ **Not having the right estate planning documents.** Many people think that if they have a will their estate plan is complete. But there are other documents you

likely need, including a living trust to help avoid probate and a power of attorney to name someone to handle your financial affairs if you are incapacitated. Often just having



a few documents will make sure your estate is planned properly.

■ **Not updating your estate plan.** As your life changes, assets grow, kids are born or get older, you or relatives marry or divorce and tax

laws change. These changes require updating estate planning documents to reflect your current wishes.

■ **Waiting to make a plan.** An accident, medical problem or other event could happen any time. Then it's too late to make an estate plan. So don't delay making one.

■ **Not using tax reduction strategies.** There are many ways to reduce estate taxes and pass on more to your heirs.

■ **Failing to make sure all your assets will pass in accordance with your wishes.** Many people assume all their property will be transferred under their will. But

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Personal Injury Reminder: Be Careful Who You Talk To After An Accident

If you have been in an accident, you may be contacted by people who want to discuss it with you. You should discuss the accident with as few people as possible, and there are some people with whom you should not discuss it.

It's usually okay to discuss the accident with your family. They can help you deal with the emotional affects. It's also okay to discuss it with health care providers you've chosen to treat you.

As for discussing the accident with your insurance company, your policy may require you to give a statement to it. But contact your lawyer before doing so, as your insurance company has conflicting

interests with you. Insurance companies are profit driven, and the less they pay for your claim, the higher their profits.

After the above, it's usually best not to discuss the accident with anyone other than your lawyer.

Many accident victims receive less than full compensation because they say the wrong thing to people.

People wanting to discuss the accident may work for an insurance company, and anything you say could hurt your claim.

Many accident victims receive less than full compensation because they carelessly say the wrong thing to people. Avoid problems by always asking your lawyer if it's okay to give a statement to some-



Our firm receives many new clients as a result of referrals from clients and other friends of our firm. We would like to thank everyone who refers friends and family to our firm. We welcome and encourage referrals, and we will strive to provide top quality legal service to you and everyone you refer.

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Estate Planning Mistakes To Avoid, *continued*

many assets are not transferred by will, and instead go to beneficiaries named in documents. Examples include 401(k) accounts, pension plans and life insurance.

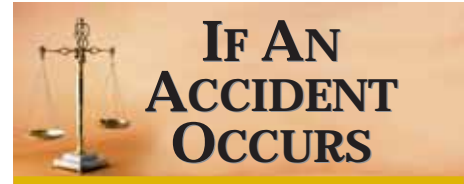
■ **Not planning for medical care if you are incapacitated.** A durable healthcare power of attorney lets you name someone to make your medical decisions if you can't speak your wishes. A living will lets you specify the types of life sustaining treatment you want if you are terminally ill and can't communicate.

■ **Not holding title to assets in the proper form.** If you own property with someone else and hold title in the wrong form, when you die an unintended person could get the property. There are different ways to hold

title to jointly-owned property. To avoid problems, be sure property is held in the right title.

■ **Preparing estate planning documents yourself.** Some people are tempted to engage in do-it-yourself estate planning. But this is dangerous and can result in extra fees and taxes for your heirs and costly disputes between family members after you die. Laws are complex, and any mistake could invalidate a will or other estate planning document.

These are common mistakes people make when planning their estate. Avoiding these and other mistakes will help make sure your estate plan accomplishes your goals regarding medical care, disposition of your property and other estate planning issues.



If you are hurt in an accident, please call us. We are dedicated to providing top quality legal representation to accident victims. We fight for your rights and try to resolve your claim as fast as possible, with the goal being to obtain the maximum compensation for you.

We handle all types of personal injury cases and offer a free consultation. For experienced legal help after any type of accident, please call us.



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