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Dear Friends, Neighbors and Clients,

Spring has arrived, and the storms and snow of the tough winter just past are behind us. Hopefully you all made it through with little or no damage.

As has been the case for the last 38 years, we are here to help when we can. Together with my son, David Young, Esq., Brian J. Levy,

Esq., Aileen Kavanagh, Esq., and our motivated and loyal staff, we stand ready to continue to serve the needs of the community.

A safe Spring and Summer to all!

Regards,

Edward R. Young

After An Accident: Don't Make These Mistakes!

If you've been in an accident, what you say and do after it can affect how much compensation you receive. Here are some common mistakes accident victims make, and how you can avoid them.

Handling a personal injury claim without a lawyer's help.

After an accident, an insurance adjuster will likely try to convince you not to use a lawyer, saying a lawyer won't get you more money. But handling your claim alone can be a big mistake. Adjusters work for the insurance company, not you, and they say this so the company can pay you less money. Studies show accident victims receive more money with a lawyer's help. So don't make the mistake of believing

adjusters who say a lawyer won't increase your compensation.

Giving statements to adjusters without consulting their lawyer.

After an accident, an adjuster may try to get taped statements from you.



Adjusters are trained to get people to make damaging statements, and anything you say will be used to lower your compensation.

So don't make the mistake of giving a statement to an adjuster without first consulting your lawyer.

Signing insurance company documents without legal advice.

Just as adjusters try to get you to make damaging statements, they may also try to get you to sign

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Safety Matters



Keep Your Tires Safe

Unsafe tires are a widespread problem. According to the government, each year over 250,000 car accidents are caused by unsafe tires. Here are tips to make sure your tires are in good condition.

■ **Check the pressure.** According to federal studies, over 25% of cars have at least one underinflated tire. Driving on an underinflated tire is unsafe and also costly, as it lowers your gas mileage. To avoid problems, measure tire pressure at least monthly. The recommended inflation is in your owner's manual or on a label in your glove box or on the driver's door. Measure pressure when the tires are cold.

■ **Check the tread.** All grooves should be visible and deep enough to at least touch the top of Lincoln's head on a penny inserted head first in the tread. Tires with low tread are unsafe and must be replaced.

■ **Check alignment.** If some spots on the tire are wearing faster than others, see a mechanic. You could have misaligned wheels or other problems.

■ **Check for debris.** Before long trips, look at each tire and make sure there are no screws, nails or other things that could puncture your tires.

Following these tips will help make sure your tires are in good condition and reduce the chance of accidents.

Bicycle Safety Tips

With summer near, more people will be riding bicycles. Each year, there are about 900 bike-related deaths and 500,000 serious injuries. Here are tips to make sure you and your family's bike rides are safe.

- Wear a helmet. Bike helmets can reduce head injuries by 85 percent.
- Make sure your bike is in good working condition. All parts should be secure and work properly.
- Use the right size bike. You should be able to stand over the top tube.
- Wear bright clothes. This helps drivers see you.
- Check brakes and use them properly. If your bike doesn't stop quickly, have the brakes adjusted. If your bike has hand brakes, apply the rear brake slightly before the front.
- Be alert of traffic. Most car-bike crashes are at driveways or other intersections. Before entering a street or intersection, check for traffic.
- Obey traffic laws. Bicyclists must follow the same rules as motorists.

Don't Make These Mistakes!, *continued*

documents that help the insurance company. These documents could end your claim for very little money. Don't make the mistake of signing insurance company documents without consulting your lawyer.

Waiting to get medical care.

There are several reasons why you should see a doctor promptly. One is so your injuries will be treated quickly and won't get worse. Another is that a doctor's report provides a record of your injuries, and this plays a key part in determining the compensation you receive. Finally, if you wait too long to see a doctor, many insurance companies

Studies show accident victims receive more money when they have a lawyer's help.

(and courts) feel your injuries aren't as bad as you claim.

Waiting to seek legal help.

The longer you wait to get legal help after an accident, the harder it can be to find evidence and witnesses. By waiting, you also risk losing your claim because the deadline for making claims may expire.

Settling too fast, before all your injuries are known.

Many accident victims think they suffered only minor injuries and accept a fast settlement. Later, they discover their injuries are worse than they thought, and they can't get more money. Remember that many injuries take time to develop. Don't make the mistake of settling your claim before knowing the full extent of your injuries.

These are some mistakes accident victims make that hurt their case. If you have questions about what to do after an accident, call us. Seeking legal help promptly will help you avoid these and other mistakes.

Answers To Often Asked Questions About Wills

Many people have questions about wills. Here are answers to some of the most often asked ones.

Q. *What is a will?*

A. Wills are legal documents that provide many estate planning benefits, including letting you specify how your property will be distributed when you die. A will is essentially your instructions and wishes, written according to legal rules so they can be followed when you are no longer here.

Q. *Why should I have a will?*

A. There are several key reasons to have a will. A will lets you:

- name your beneficiaries. These are the people and charities you

want to receive your property when you die.

- select a guardian for your children in case you and your spouse die while they are minors.



The guardian will raise your children and manage their money until they reach adulthood.

- select an executor. The executor will oversee your estate's financial affairs during the probate process,

including making sure your property is distributed according to your will.

- set up a trust. This can help save taxes.

Q. *What if I don't have a will?*

A. If you die without a will, state law determines who receives your property. This means your property likely won't be distributed how you want, since recipients obtain it without regard to if they need it or how much they need. Also, if you die without a will, the vital decision of who will be your children's guardian will be left to a judge. Also left to a judge's discretion is who will serve in the key role of executor.

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What To Do In Case Of A Dog Bite

Dog bites are common — each year dogs bite nearly five million Americans, with over half the victims being children. A dog bite can result in serious injuries. Here is information about recovering for dog bites.

- Liability for dog bites. The old saying “every dog gets one free bite” was once a true statement of the law. Owners were liable for the acts of a pet only if it was known to be vicious. The old rule began changing many years ago, at least as to pet dogs.

Today, most places hold dog owners responsible for damages caused when their dog bites someone. But even this simple rule has exceptions. For example, a dog's owner may not be liable for injuries the dog inflicts on a person who ignores adequate warnings that the

dog is vicious and may bite.

- What to do if a dog bites you. If a dog bites you, there are several things you should do to protect your rights. Get the owner's name, address, home and work phone numbers and insurance company. Also get the name, address and

phone numbers of all witnesses, and make notes on the incident. Be sure to see a doctor immediately, even if you think your

injuries are minor.

You should call our law firm to learn your rights for recovering compensation for your injuries and losses. As noted above, in most states dog owners are liable for injuries their dog causes unless the victim ignored proper warnings. Call us promptly, as there are time limits for making claims.

Most states hold dog owners liable for damages when their dog bites someone.



Thank You

For Your Referrals

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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Answers To Questions About Wills, *continued*

Q. *Does a will cover all property?*

A. No. Some property is not covered by a will. This includes life insurance, property in a living trust, joint tenancy property and money in your retirement plans.

Q. *Can I change my will?*

A. Yes. You can change your will any time while you are "legally competent."

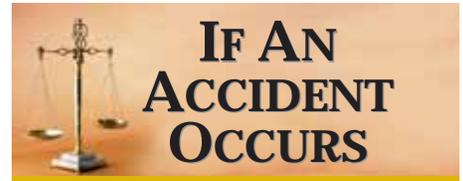
Q. *When should I change my will?*

A. You should consider changing your will when: there's a birth or death in your family; your financial condition changes significantly; you move to another state; you want to name a new guardian or executor; you marry or divorce; you want to add or remove beneficiaries; you want to reallocate how your property is distrib-

uted; or if your will was made long ago and may not be up-to-date with current tax and other laws. Even if these events haven't happened, you should still review your will yearly to be sure it matches your current wishes on who you want to receive your property when you die.

Q. *Do I need a lawyer's help in making my will?*

A. It is best to seek legal help in making a will. Laws for making wills are specific, and you'll want to be sure it's done right. If your will is not made properly, it could be challenged and invalidated by a court. Also, lawyers can explain how estate taxes affect you and help you make a will that lowers your tax burden and leaves more to your family.



IF AN ACCIDENT OCCURS

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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