



IS WHAT YOU KNOW ABOUT INJURY CLAIMS ACCURATE? (PART TWO)

Misconception No. 8 – I cannot afford to talk to an attorney to see if I have a case.

WRONG – First, most experienced personal injury attorneys will discuss your case for no charge. If you choose to retain the services of an experienced personal injury attorney, they will offer to represent you on either an hourly basis or a contingency fee. On an hourly basis, you pay for the attorney's services by the hour regardless of the outcome. On a contingency fee case, you pay for the lawyer's time from a percentage of the recovery. If no recovery, there is no charge for services. Of course, under either arrangement, there is generally a charge for costs and disbursements which will be explained to you at the time of your initial conference. To talk to an experienced attorney should cost you nothing.

Misconception No. 9 – My insurance agent will give me good advice on what I should do if I am in a car accident.

WRONG – First, an insurance agent is not an experienced personal injury attorney. Second an insurance agent's income depends upon how much money an insurance company, that they write insurance for, pays out in claims. Also, many insurance agents write insurance for multiple companies. Insurance agents' loyalty rests with the companies that write their paychecks. Their advice will generally steer you away from seeking the services of an experienced personal injury attorney. Also, only an experienced personal injury attorney can answer your questions and protect your legal rights.

Misconception No. 10 – My insurance rates will go up if I hire an attorney.

WRONG – Your insurance rates are based upon many factors of which none have to do with whether or not you are injured in a car accident and hire a personal injury attorney. Many companies simply rate your insurance based upon the number of accidents you have within a certain time period. Whether or not you retain the services of an attorney should have no affect on your insurance premiums.

Misconception No. 11 – My friends and co-workers have lots of free advice so I do not need an attorney.

WRONG – When you are injured in an accident you will have friends, family members and others who have a variety of advice. Remember, these people are not experienced personal injury attorneys and although they may have been injured in an accident and may have used an attorney they are not a trained professional. Also, everybody's accident and case is different. No two personal injury cases are identical. Do not rely on the advice of non-professionals when it comes to your legal rights when you are injured in an accident.

Misconception No. 12 – My injuries are so minor that no attorney will take my case.

WRONG – First, although not all automobile accidents injure occupants there are many times when the extent of your injuries are unknown until weeks or months after your accident. Without talking to an experienced personal injury attorney immediately after your accident, you may tell the insurance company certain things which may prevent you from collecting compensation for your injuries at a later date. Also, just because you did not break any bones or have any disfigurement does not mean that your case has no value. Before you decide on whether or not to proceed with the case, make sure to speak with an experienced personal injury attorney.

Misconception No. 13 - The insurance adjuster will treat me fairly, a personal injury attorney is only looking to personally profit from my case.

WRONG – The insurance adjuster is hired to do a job for an insurance company and often times will minimize the extent of your injuries and the impact they have had on your life. On the other hand, an experienced personal injury attorney is willing to devote hours and hours of work on your case often-times with no guarantee of payment. An experienced personal injury attorney is committed to getting you the best results that you are entitled to financially compensate you for what you have gone through as well as what you may experience in the future.

Misconception No. 14 – Personal injury attorneys are the cause of high insurance rates and clogging our court system.

WRONG – Your insurance rates are high because insurance companies make profits. Although insurance companies continue to make profits your insurance rates very seldom, if ever, go down. On the other hand, our court system is clogged with corporate litigation, criminal litigation and other litigation that has nothing to do with your personal injury claim. Most personal injury claims settle without the need of even filing a lawsuit while others settle after the case has started but well before trial. The statistics prove that insurance rates are not linked to the number of personal injury claims and that personal injury lawsuits are not the reason for delays in our legal system.

If after reading this article you need to meet with an attorney who is experienced with personal injury claims, make sure to call our offices at 1 (866) 455-2993 to schedule an appointment today!

Enjoy the Rest of
Your Summer!

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You're first and foremost with us



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Disclaimer

The information provided in this newsletter is not intended to serve as specific legal advice. Viewing this information does not constitute an attorney-client relationship.

Planning Takes Work, but it's Worth it!

It seems like there is always some discussion in Congress about changing the estate tax. There even have been proposals to eliminate the tax permanently. If Congress ever eliminates the tax, does this mean that there will no longer be a need for estate planning? No, it does not.

Estate taxation is just one of many considerations that go into Estate Planning. According to *Estate Tax: Myths and Realities*, a study by the Center on Budget and Policy Priorities revised in 2005, approximately 99 percent of estates pay no estate tax at all. There are other taxes that are far more important for most people, including income taxes and capital gains taxes.

But, even lumped together, taxes are not the primary motivation for Estate Planning. Estate Planning is organizing your life to achieve your goals, both now and after you are gone. This includes:

- Organizing your assets to minimize the impact of disability
- Avoiding probate
- Minimizing income taxation
- Protecting your assets from creditors
- Ensuring your children's futures
- Instilling your values in your descendants

It has often been said that he who fails to plan, plans to fail. It is true in Estate Planning as in any other endeavor. Without planning, you will leave those you love with a mess on their hands. For example, without planning, your incapacity could prove a nightmare. Who would pay the bills? How would they get the authority to do so? Your family would have to go to court and have you declared incompetent and have someone appointed as your guardian / conservator. This tedious process would come just as your family would be dealing with the financial and emotional drain of your disability. Any disagreements in the family would make the process even more problematic.

There is a better way. You can plan ahead and avoid these problems and achieve your goals. The basic documents of an estate plan can help you plan for your future and that of your loved ones. A Revocable Trust helps you avoid probate and is very flexible. The trust helps you provide for your own incapacity. Later, after you are gone, the trust can help reinforce the values you have taught your children. It can do that by encouraging or discouraging certain behavior. For example, the trust can match income in certain altruistic professions.

A General Durable Power of Attorney can appoint someone to make financial decisions for you in the event of your incapacity. A Health Care Durable Power of Attorney can appoint someone to make health care decisions for you.

Whether or not you are in the 1% of Americans that may be subject to estate taxes, Estate Planning is life planning. An Estate Planning attorney can help you plan for your future and that of your descendants.

Our Estate Planning Attorneys, William F. Greenhalgh and Michelle T.L. Hernandez, are active members of the American Academy of Estate Planning Attorneys. They will assist you in creating a thoroughly outlined estate plan that is specific to your needs. For a FREE consultation, contact us toll free at (866) 455-2993 today. We are excited to meet with you!

Employee of the Month

Renee Nehring,
Paralegal



Renee is being recognized this month for always being patient and helpful to her coworkers, as well as her excellent performance in client relations.

Renee has been a paralegal working with Attorney Mark Krueger for 13 years. She grew up in Hillpoint, Wisconsin and currently resides near Reedsburg with her husband, Dan, and their two children, Brady, age 8, and Reiley, age 2.



Have Estate Planning Information at Your Fingertips

Have you been looking to create your estate plan this year? At no cost to you, we can mail you the tools you will need to successfully plan your future.

Request your copy today of our Estate Planning Survival Kit by calling our office toll free at: 1 (866) 455-2993 or e-mail us at ProAssistant@gklawyers.net

GK Funnies



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