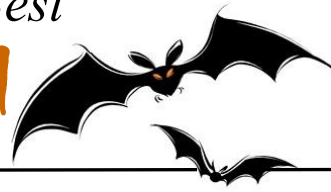




# KH LAW NEWS

Bringing You Our Best

## October 2011



Trick or Treating and...



H1N1 Flu Vaccine Injury Claims  
KH Kudos  
KH's SBW of October!  
There's No Time Like the Present  
Follow Us Online  
FREE Estate Planning Seminars!

### H1N1 FLU VACCINE INJURY CLAIMS

Krueger & Hernandez has been representing people injured as a result of the adverse reactions to vaccinations for over 26 years. We have represented both adults and children. Most of the adult injury claims in the Vaccine Injury Compensation Program involves adverse reactions to flu vaccines.

Recently, we discovered that if you are injured as a result of receiving just an H1N1 vaccine, you are barred from recovery under the Vaccine Injury Compensation Program and must proceed under a separate program called the Countermeasures Injury Compensation Program (CICP). The difference in the programs is substantial and could affect your ability to recover compensation for your injuries. Unlike the National Vaccine Injury Compensation Program which allows both adults and children with serious adverse reactions to vaccinations to recover damages for their injuries, the CICP provides compensation to certain individuals who suffer serious adverse events after receiving pandemic or potentially pandemic influenza vaccinations including H1N1. Often times, people receive the H1N1 with their seasonal flu vaccine which, if there is an adverse reaction, would still be recovered by the National Vaccine Injury Program. However, if you receive just the H1N1 and have adverse reactions you must follow the CICP rules.

The CICP provides eligible individuals compensation for their medical expenses, lost employment income and, in the event of death, survivor death benefits.

The big difference between the two programs is timing. The National Vaccine Injury Program allows a person to file a claim within 36 months of the onset of injury which, is generally within a short period of time following a vaccination. Often times, it is difficult to determine if in fact you have suffered an injury from a vaccine which makes it extremely important for you should you have any concerns of a long term adverse reaction to a vaccine to seek the services of an experienced vaccine injury attorney.

On the other hand, under the CICP you must file your claim within one year. If in fact you are unsure and do not file your claim with the CICP until after one year, you could be prevented from any recovery.

If unsure as to whether you should file under either program, until it is scientifically determined which, if any, vaccine caused your injury, you may be better off to choose to file under both programs. Of course, you must remember that you must file within one year of the vaccine to be eligible under the CICP.

Both the CICP and the VICP were developed to help both individuals as well as the family of individuals who have had serious adverse reactions to vaccines. To no surprise, the federal government has set the standards for both programs and has made them extremely complicated.

We have been helping injured victims with serious adverse reactions and, unfortunately, in some cases, death, caused by vaccines. We have represented people who have received both the H1N1 as well as the seasonal flu vaccines, along with people who have been injured from other vaccines including, but not limited to, MMR, DTaP, etc. If you, a family member or a loved one have been injured because of a vaccine, please contact Attorney Mark L. Krueger for a no cost no obligation consultation. In addition, both programs pay for your attorney's fees so that there is no financial risk for you to pursue a claim. Neither vaccine manufacturers nor the federal government do a good job of promoting the programs and letting people know of their legal recourse in the event of an adverse reaction. Even after more than 26 years of practice, we are still learning about new twists and turns in both programs and would be glad to answer any questions you have about a vaccine injury claim. Please contact us with questions or concerns by calling us at 866-455-2993 or visit us online at [www.KH-LAW.net](http://www.KH-LAW.net).

#### For all your legal needs:

- |                   |                              |                    |
|-------------------|------------------------------|--------------------|
| Divorce           | Injuries from Accidents      | Estate Planning    |
| Real Estate       | Vaccine Injury Litigation    | Family Matters     |
| Adoption          | Workers Compensation         | Products Liability |
| Criminal/Traffic  | Professional Malpractice     | Mediation          |
| Guardianship      | Employment/Discrimination    | Business Needs     |
| Personal Contract | Probate/Trust Administration | Funeral Trusts     |
|                   | Personal/Business Litigation |                    |

#### KH Welcomes The Newest Member to the Family!

**Blake Allen Ray** was born on September 1st!  
Congratulations to Stacie Ray and family on your adorable baby boy!



Wishing a Spook-filled Birthday to Renee Nehring!  
10/27

#### GO Green & Sign Up for Our Paperless KH LAW NEWS!

If you would prefer to receive our monthly Newsletter by email, please email [breceptionist@kh-law.net](mailto:breceptionist@kh-law.net) and let us know to add you to our email list.

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ONE MAGNIFICENT MILE | 980 NORTH MICHIGAN AVENUE STE 1400 | CHICAGO IL 60611 | PH 312\*988\*4830

590 MADISON AVENUE | NEW YORK CITY NY 10022 | PH 212\*521\*4192



## KH's Small Business of the Week !

The KH Team believes it is essential to support our smaller local businesses. We have decided to help promote them by adding a new section to our website...KH's Small Business of the Week ("SBW").



Check it out at <http://www.kh-law.net/estate-planning/news.aspx> and watch for special offers!



Help us – Help Our Neighbors!

**This Month's featured SBWs Are:**

**Week 1– Duncan Edward European Hair Design**

**Week 2- The Garden Party**

**Week 3– Fawn Creek Winery**

**Week 4– Little Village Cafe**

## There's No Time Like the Present to Review your Plans

As we retire and get ready for the next stage of our lives, many of us have a plan in place outlining what we wish to leave to our sons, daughters, grandchildren, or other loved ones, or perhaps to charity. It's imperative to review your estate plan periodically, especially if you or your spouse are getting on in years, or if your health is failing, to ensure that it continues to meet your goals. Time usually passes more quickly than we expect. Make it a priority to re-evaluate your goals and your Will or Living Trust, especially when there has been a change in circumstances, such as:

- Your spouse passes away, and you find that you have additional assets to leave to your heirs, loved ones, alma mater, or favorite charity.
- There are changes in your children's lives such as a birth, divorce, new stepchildren, or a child who has special needs.
- You wish to create a gifting program so that you can see the fruits of your generosity while you are still alive.
- You want to reduce your income taxes and estate taxes so as to pass on more to your heirs.

What many people don't realize is that there can be significant financial benefits to keeping their estate plan current. Estate taxes and income taxes can be minimized, assets can be sheltered from creditors, and heirs can receive greater benefit from a properly-created estate plan.

As you consider your plans, talk informally to your heirs and loved ones to see if there are any special wishes they have and to ascertain what their mid-term and long-term plans are for themselves and their families. Review all of your assets, titles and deeds, banking and other financial documents, retirement accounts, insurance papers, etc., to make sure that you have all of your documents in a safe, accessible place, and that the appropriate assets are funded into your Trust. Ensure that beneficiary designations are up-to-date and correct in all pertinent documents.

Meet with a loved one or someone you trust to discuss your estate plan. Make sure they know what documents you have, where they are kept, and how to gain access to them should you pass away.

Imagine the peace of mind you'll have, knowing that you've updated your legal documents, looked over your other affairs, and taken the time to think about the future of your loved ones. Remember too that you'll need the counsel of an attorney who focuses his or her practice on estate planning, to make sure that all of your documents are legally binding and that you take advantage of the laws and procedures for your state. This way you'll avoid pitfalls, protect your assets, and provide as you wish for your heirs.

*This article by the American Academy of Estate Planning Attorneys (AAEPA) was brought to you by Krueger & Hernandez SC. Attorneys Michelle T.L. Hernandez and Dera L. Johnsen-Tracy are active members of the AAEPA and have extensive legal experience in the area of estate planning. To schedule your free consultation today, simply call (800) 431-9776.*

### The Spooky Souls of the KH Team

Wish you a bloodcurdling Safe Halloween!

**Muuuaahhhhaahhaaaa!**



Maleficent Mark L. Krueger

Malevolent Michelle T.L. Hernandez

Devious Dera L. Johnsen-Tracy

Devilish David S. Kowalski

Munster Matthew S. Kaiser

Black Kat Kayleigh Robinson

Scandalous Stacie Ray

Spine-chilling Shelley Craker

Ruinous Renee Nehring

Lurking Katelyn Lenerz

Eileen Shape Shifter Shanks

Terrorizing Tricia Klitzke

Cryptic Christan Mellum

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### FREE Family Wealth Trust Seminars in Madison!

New Family Wealth Trust Revealed! Find out what will happen with and without a Family Wealth Trust, how to protect your loved ones' inheritance, and about the 2011 Tax Changes. They are being held on October 25th and 26th in Middleton. Register TODAY by calling us at (608) 824-9540, visit us online or scan this:

[www.KH-LAW.net](http://www.KH-LAW.net)



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