

Checkout my website

www.mikeschaferlaw.com

This is an advertisement

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D O N ' T G E T H U R T T W I C E

INSURANCE CHECK UP

As the year winds down most people have many things on their minds. It is a terribly busy time of year with major holidays back to back.

No sooner are we finished with Halloween candy we are facing Thanksgiving. After Thanksgiving the mad rush begins. Shopping, parties, and for many travel will be in their plans. The list of added events is lengthy.

At the end of it all we are all faced with January 1st and the new year is upon us. We all use this date to reflect on

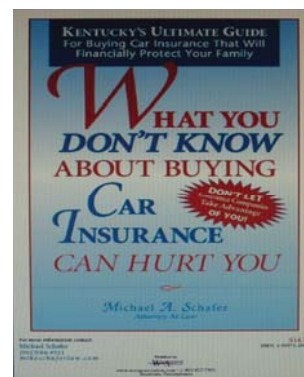
the past year and determine what we need to change in the new year. For many it is centered around eating or working habits. Eat less, work more.

This is also a great time to take out your insurance policies and acquaint yourself with your coverage. Not just your auto insurance but homeowners/renters insurance, life insurance and health insurance.

Look at each of your policies and make sure you understand exactly what your cov-

erage is. Also ask yourself if that amount of coverage is adequate for your situation. If you are unclear about any of the aspects of your policies I urge you to contact your agent and get some clarity.

If you have any questions about your current automobile coverage feel free to mail or fax ((502) 589-9472) me your declarations page, the page you received from your agent that outlines your coverage. I will take a look at it and give you my thoughts at no charge.



For your free copy of :
“What You Don't Know About Buying Car Insurance Can Hurt You”
go to
www.mikeschaferlaw.com
and fill out a request or call my office and I will be happy to send you one.

THE SCHAFER LAW OFFICE

VOLUME 1, ISSUE 2

SCHAFER NEWS

THIS IS AN ADVERTISEMENT

NOVEMBER, 2008

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WHAT IS A “NO-FAULT” ACCIDENT?

One of the most common questions I get from a new client is “What is a No-Fault accident?” This is not a reference to whose fault the accident is as you might think. No-fault refers to the Kentucky Motor Vehicle Reparations Act which entitles you to no-fault benefits. These benefits are also referred to as Basic Reparation Benefits and Personal Injury Protection (PIP). They allow a person who has been injured in an automobile accident to have their medical bills and loss wages paid immediately, up to the \$10,000.00 limit, regardless of fault.

This type of insurance is required by Kentucky law. The theory behind this law is that it allows someone who has been injured in a car accident to immediately go

to the doctor of their choice without having to wait for approval from the insurance company of the car that hit them. Your own insurance company will pay these medical bills and be reimbursed by the at-fault insurance company at the end of your case, less a \$1,000.00 inter company deductible

Immediate medical care and evaluation is critical for your recovery and treatment as well as for the prosecution of a personal injury claim. This helps eliminate the ability of the at-fault insurance company to make you a low offer for your pain and suffering because you did not get prompt medical care. You do not have to worry as to whether the bill will be paid or if fault will be contested.

Consequently, you can receive immediate medical care regardless of whose fault the accident is. This cuts down on disputes with the insurance company and gets you the treatment you need to recover. So when you hear that Kentucky is a no-fault state you now know this is referring to medical care only.



ART AND ARCHITECTURE OF THE U.S. CAPITOL

I recently visited Washington, DC and I was awed by the history of our great nation and a little embarrassed as to how little I really know about this city. On visiting the Capitol I learned several interesting bits of trivia.

First, the dome was painted in

the style of Michelangelo's Sistine Chapel. The painting was of George Washington as he was being received into heaven.

I also learned that every state has two statues displayed in the building. I was able to find Henry Clay from Kentucky, but

was unable to find the second statue due to security. Finally, the statue on top of the capital is the Statue of Freedom. She is the highest monument in DC and by law no other monument can be taller. I urge anyone who has the opportunity to visit our nation's capitol and learn more about our great nation.

INTERESTING TRIVIA

Did you know President Truman was the first to pardon a turkey in 1947?

Did you know that the Mayflower was built as a merchant ship to carry wine?

Did you know that the first Thanksgiving football game was in 1934? The Bears played the Lions.

TOMB OF THE UNKNOWN SOLDIER

Recently my wife, Yulee, and I took a trip to Washington DC. It was a mix of business and fun. We spent the first day touring cemeteries. We spent a couple of hours in Oak Hill looking for a long lost relative. From Oak Hill we went to Arlington National Cemetery. It is a breathtakingly beautiful national treasure. We saw the eternal flame atop of Kennedy's grave, the mast of the USS

Maine and then the Tomb of the Unknown Soldier. This is the most moving ceremony I have witnessed.

The Sentinel (tomb guard) marches 21 steps south down a black mat behind the Tomb, turns, faces east for 21 seconds, turns and faces north for 21 seconds, then takes 21 steps down the mat and repeats the process. After the turn, the sentinel executes a sharp "shoulder-

arms" movement to place the weapon on the shoulder closest to the visitors to signify that the sentinel stands between the Tomb and any possible threat. Twenty-one was chosen because it symbolizes the highest military honor that can be bestowed - the 21-gun salute.

For more information on the sentinels go to www.arlingtoncemetery.org. You will be glad you did.



A sentinel from the elite 3rd Infantry guarding The Tomb of the Unknown Soldier

BIKE WITH IKE

The Shakertown Ride was anything but ideal this year. The three day bike ride sponsored by the Kentucky Lung Association started in Harrodsburg, went to Shakertown and returned to Harrodsburg, the ride made history this year.

The first day, 70 miles, was the hottest day the event has seen in its history. Temperature topped at 96 degrees.

To prevent heat stroke Mike Lawrence and I had to drink several gallons of water. Day two was set at 65 miles. It was the windiest in trek history, Hurricane Ike made his presence known in the bluegrass. Even though the temperature was lower we were fighting high winds and dodging downed power lines. At one point I literally got blown off the road. Fortunately I was not hurt, stunned but not

hurt. Day three was a breeze. No pun intended. Riding conditions were perfect.

Personally I raised \$1,800.00, the ride raised over \$160,000.00 for the American Lung Association.

I know and have known several people who have battled lung disease. Some have been successful and some not. For all who face the battle, I ride for them.



Mike Lawrence (left) and Mike Schafer (right), day 3

50 YEARS OF WEDDED BLISS

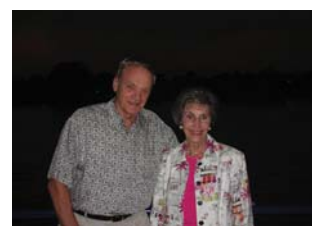
My parents recently celebrated their 50th wedding anniversary. Fifty years is a long time to spend with a person and it takes a lot of work to be successful. My parents are the epitome of a successful couple. They have raised three kids, myself, my brother and my sister. They have instilled in us a strong

work ethic, faith, sense of justice and most of all the importance of family. For this I am grateful to them.

To celebrate the big event they took a cruise up the Mississippi River from St. Louis to Minneapolis on the American Queen. They had a marvelous time. Due to high water they spent a few extra

days in Hannibal, MO.

We also celebrated together as a family on a different cruise. My parents along with all of the kids and grandchildren took a dinner cruise on board The Star of Louisville. The night was filled with good food and great times. A perfect celebration for a very special couple.



Ron and Annette Schafer celebrating 50 years of marriage

FOUR SIGNS YOUR CHILD MAY BE LEARNING TO READ THE HARD WAY

Is your child developing habits that may make learning to read difficult? Here's how to find out. Listen to your child read aloud. When he comes to a word he doesn't know, check to see if he exhibits any of these 4 possible warning signs:

1. Spending a lot of time studying the pictures first.
2. Often skipping, adding

and misreading small words.

3. Seems to be just trying to memorize words.
4. Looking at the first letter of a word and then giving a wild guess, such as reading "dirty" as "dry" or "make" as "mess."

Good readers have the ability to sound out new words. Memorizing and guessing from context are good skills to have but if they are used

instead of sounding out, reading will be a much harder task than it needs to be.

There are about 44 sounds in the English language and readers who have the ability to hear and pull apart those sounds in words have a much easier time learning how to read.

-Debbie Harbeson

Langsford Learning Center

If you think your child may be learning to read the hard way, talk to your child's teacher for ways to help before frustration hits.

Langsgord Learning Center

www.weteachreading.com

(502) 473-7000

MEET OLETA CARL

Oleta Carl has been my secretary and receptionist for over two years. She has been my right hand since the day she started.

Oleta has the amazing ability to know what I need way before I know. By the time I know that I need to have something done she has either completed it or has set the task in motion for me to complete. I have the ten-

dency to travel several times throughout the year. I never worry while I am gone, I know that whatever issue may pop up Oleta will make sure it is resolved. I consider myself very fortunate to have someone like her handling my practice.

Everyday I can count on Oleta to be at work with a handle on what needs to get done that day and how it needs to

be done. She greets any crisis with a cool head and a plan for resolution. She does all of this with a bright and cheery attitude.

In addition to running my office she is the mother of three beautiful children. Devon is 8, Austin is 4 and Jazmyne will be 2 this month.

To an incredible right hand person, Oleta, I thank you.



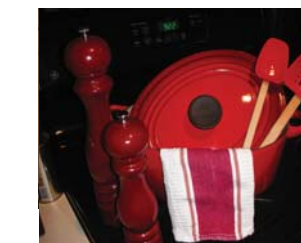
Oleta "Leta" Carl

YULEE'S RECIPE OF THE MONTH

We all have our special dishes that we make just once a year for whatever reason. Every Thanksgiving my addition to the family meal is corn pudding. Again, a very easy dish to prepare and I get off easy in the food preparation department. This is a traditional southern side dish.

Corn Pudding
 1 1/2 pound of frozen corn
 3/4 cup of sugar
 2 Tbsp. of flour
 6 eggs
 1 tsp. salt
 1 tsp. white pepper
 1 pt. of half and half
 1/4 cup of melted butter

Mix flour with sugar, salt and pepper. Stir in corn. Lightly beat eggs and mix with corn. Carefully stir melted butter and half and half into mixture. Pour into a greased casserole and bake at 350 for one hour. Halfway through stir to bring corn to the top.



Yulee's Recipes