

# SCHAFFER NEWS

THIS IS AN ADVERTISEMENT

SEPTEMBER, 2008

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## INTERESTING TRIVIA

Did you know which three U.S. Presidents died on July 4th?

Thomas Jefferson died on July 4, 1826.

John Adams died on July 4th, 1826 also.

James Monroe died on July 4, 1831

## WHAT TO DO IF YOU ARE IN AN AUTOMOBILE ACCIDENT

Many people ask me what they should do if they are in an auto accident. This is usually a very traumatic and emotional time. First you should make sure that you and your loved ones are okay or not injured. If someone is injured immediately call 911 and ask for ambulance. Do not move anyone who is seriously injured, unless moving them is required for their safety.

You should always call for the police. It is best to have an accident report prepared by a police officer should you make a claim with an insurance company. When speaking with the police and anyone else always tell the truth, but be careful not to admit any fault. Only speak about the facts. You should be careful when answering the

question about your injuries. Many injuries do not show up until later that day or the next day.

You should write down the name address and phone number of any potential witness. This is critical because you may not be able to find them later. Also, exchange information with the other driver including insurance information. This will speed up the process of getting your car repaired.

If there is a chance that you were injured it is very important that you immediately go to the emergency room or see your doctor. You may not know that you are hurt or have hidden injuries.

Car accidents can cause inju-

ries that insurance companies may regard as minor and may not want to pay for. You will need an experienced lawyer who will fight for your best interests. Don't sign any document until you have consulted with a lawyer. You could be signing away your legal right to a fair and just settlement.



Mike Schafer  
The Schafer Law Office

## NEWSLETTER GOALS

I am sure many of you, as I do, get several newsletters every month. They can range from school type newsletters in which the information is more personal to professional organizations. The organizational newsletters are filled with trade information which would interest those involved in that par-

ticular trade. My goal with the newsletter is to provide you with some law that you can actually use that will be valuable information to you. I will also try to keep you updated on what is going on with myself, my family and my staff. Many of my clients seem like one of the family. I get to know you on a

personal level. I hope this will give you an opportunity to know me a little bit better.

If there is an issue you would like to see addressed in a future newsletter or a question you would like answered please contact me through my website [www.mikeschaferlaw.com](http://www.mikeschaferlaw.com).

## WHIPLASH FROM A CAR ACCIDENT

The actual definition of whiplash is when the soft tissues of the neck are injured by a sudden jerking or “whipping of the head.” This motion will strain the muscles and ligaments of the neck beyond the comfortable range of motion. Anyone who has been in a car wreck can understand how whiplash can happen. When a car is stopped suddenly or is hit from the rear the seatbelt will

keep the torso from being thrown forward while the head will forcefully go forward and then back.

Symptoms of whiplash are pain and stiffness in your neck, also there may be pain in the surrounding muscle groups, arms, chest, and shoulders. As for treatment doctors will recommend over the counter pain relievers, light activities for a few weeks. This means no heavy

lifting, sports or any activity that may cause more strain to your neck. In some cases doctors may prescribe muscle relaxants for a short period and possibly a neck collar.

If you have been in a car accident it is always a good idea to have a doctor check you out. You may have injuries that you don’t realize are there.



Mike Schafer and Mike Lawrence on the road to Shakertown in 2007

## SHAKERTOWN BIKE TREK

This September I will again get on my bike and ride approximately 170 miles throughout the central part of Kentucky. I will be participating in the annual American Lung Association Shakertown Trek along with my good friend Mike Lawrence. The purpose for this ride is to raise funds for research, treatment and prevention of lung disease.

The ride starts and ends in Harrodsburg, Ky. The first day we will ride 69 miles and stay the night in Danville. We have the choice of camping or staying in a hotel. The next day we will again ride 69 miles ending in historic Shakertown for the night. The third day we will only ride 38 miles ending in Harrodsburg.

To be able to participate in this ride I needed to raise a

minimum of \$300.00. That was the easy part. The hard part is the training and the actual ride itself.

This is an issue that is important to me. I have several friends and family members that have been diagnosed with various lung diseases. Some have recovered but not all. I ride for all the brave folk who battle these diseases.

For more information on the American Lung Association and the Shakertown Bike Ride go to [www.kylung.org](http://www.kylung.org)

## BUSY SCHAFFER SUMMER

We have had a busy summer at my house. Yulee started the summer with a 40 mile walk for breast cancer in Chicago. After that, Yulee and my youngest, Savannah, spent a week in the Dominican Republic doing mission work with St. Paul United Methodist Church. Savannah went camping in West Vir-

ginia where they did a lot of white water rafting. Rachael, my oldest, spent the summer working at UPS, taking classes at U of L, but had the opportunity to take a couple of beach vacations. While Yulee and Savannah were in the Dominican Republic I took the opportunity to get the last days of skiing in at

Snowbird Utah. I have also gone to Washington D.C. for a conference and spent a week on the glacier on Mt. Hood, Oregon for a ski racing camp. Back to work for us all!



Savannah in Hato del Yaque, Dominican Republic

## BEWARE OF THE NEW \$7,500 TAX CREDIT

When some people settle their personal injury cases they are tempted to use the money for that one big purchase they've been putting off for a long time. If the settlement is big enough its often a house.

On July 30, 2008 President Bush signed the Housing and Economic Recovery Act of 2008. This act includes several new programs and initiatives aimed at helping

the Real Estate, Mortgage and Credit markets. One of the most highly touted programs is the Home Buyer Tax Credit. This \$7500 Tax credit is available to qualifying buyers who purchase their home between 4/9/08 and 6/30/09.

But here's the catch - the tax credit you get today has to be repaid in full. The good news is there's no interest and its over 15 years. The

bad news is you have to pay off any existing balance if you sell the house before the 15 years is up. This could eat up a good portion of any equity you thought you were building.

So, the Tax Credit isn't really a credit at all, it's a long term interest free loan with strings. Consult your tax advisor prior to taking this credit.  
-Mike Lawrence, Louisville Real Estate Attorney

**Remember, knowledge is power, empower yourself by asking the right people the right questions.**

## CLIENT REFERRALS

Many law firms have started advertising as a means of attracting business. Whether it is through television, radio, print, billboards or buses. The list is of advertising options is lengthy. Some have had great success and some not. At The Schafer Law Office we have tried the advertising route before and have come to the conclusion that our best means of advertising is through referrals.

The highest compliment we receive is when a satisfied client will remember us and give our name to a friend or family member.

This is the same philosophy many of us use when choosing doctors. If you had your choice of going to see a doctor that someone you trust has had success with or an unknown you would naturally choose the known doctor.

If you have had a good experience in your dealings with me, my staff and office in general I would like to hear about it. I would also ask you to remember me to your friends and family. I appreciate and value your referrals.

**The highest compliment we receive is when a satisfied client will remember us and forward our name to a friend or family member.**

## YULEE'S RECIPE OF THE MONTH

Growing up my family called me Ellie May from the Beverly Hillbillies because of my inability to cook. The joke was on them, I do know how to cook. Had they known I would have been asked to cook frequently. My sister didn't catch on and cooked for the family often.

Since I married I have come

out of my Ellie May closet and love cooking. I will be putting a recipe in each newsletter.

### Blue Cheese Grits

4 cups water, 3 cups whole milk, 1 tablespoon kosher salt, 1 1/4 cup non-instant grits, 4 ounces of blue cheese crumbles.

Combine water, milk and salt in a sauce pan, bring to a boil. Slowly whisk in the grits and lower the heat to a simmer. Cover and cook for 30 minutes, stirring occasionally. Once thickened add cheese and butter, stir and serve.

Excellent with grilled shrimp.

Enjoy!



Yulee's Recipes

Check out my website

[www.mikeschaferlaw.com](http://www.mikeschaferlaw.com)

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

**CHECK OUT MY NEW BOOK**

If someone had told me a year ago I would have a published a book I would have considered them out of their mind. But here I am with a book that is intended to educate people on the different types of car insurance and what benefit they have.

I have been an attorney concentrating my practice in personal injury for almost 20 years and have had so many clients that have been devastated financially because they did not have adequate car insurance. Usually the financial difficulties are

caused by the physical trauma as a result of a car accident.

In my book I hope to arm the reader with questions to ask their insurance agent so that the coverage they buy will be the most comprehensive for them and their family. I have broken down each chapter explaining what each coverage is and how it can benefit the reader. In my book I have attempted to put the terms in "lay mans" terms so as not to overwhelm the reader.

It is heartbreaking and frus-

trating for me to meet with a client who has suffered injuries in a car accident only to realize the coverage they had was not adequate to pay their bills. They are now faced with not only physical recovery but potential financial ruin. Hopefully my book will help prevent that.

For a free copy of "What You Don't Know About Buying Car Insurance Can Hurt You" go [www.mikeschaferlaw.com](http://www.mikeschaferlaw.com) and fill out the request. I will be happy to drop a copy in the mail.

