

Thank You For Ordering

Thanks for ordering your free copy of *Little Kids, Big Accidents: The Ultimate Guide to Child Injury Cases in Ohio*. We've found that parents whose kids have been hurt in accidents have so much on their minds that they don't need more confusion when they're exploring their legal options. That's why the attorneys in our office wrote this book – to help parents understand the how they can best protect their rights and their children's rights.

We've also attached an mp3 of our free CD, "Insurance Company Secrets Exposed."

Our attorneys try to develop lasting relationships with our clients through the quality of our representation and service. We've found that the majority of our clients have either used our services previously or been referred by other clients. We think having clients return to us or refer others to our firm demonstrates their satisfaction with our representation.

Chuck Boyk has been in private practice for 26 years and has handled thousands of personal injury cases. His cases have ranged from small whiplash injuries to wrongful death claims. He also has represented thousands of criminal defendants, handling anything from routine traffic offenses to murder cases. Chuck also represents a large number of worker's compensation claims.

Mike Bruno has been practicing law for 26 years. Mike has handled more than 100 jury trials, is Board Certified by the National Board of Trial Advocacy, and is AV rated by Martindale Hubbell. This is the highest rating an attorney can receive.

Dale Emch, who practices personal injury and criminal defense law, authors an ask-the-lawyer column for the Toledo Blade called, "Legal Briefs." He graduated *cum laude* from the University of Toledo College of Law and was an associate member and note and comment editor of Law Review. He serves on the Lucas County Public Defender Commission and the Media Relations Committee of the Toledo Bar Association.

Again, thank you for ordering *Little Kids, Big Accidents*. We hope it serves as a helpful reference tool for you if you're dealing with your child's injuries from an accident. Please feel free to call our office if you have any questions or if you want to set up a free consultation with an attorney.

Sincerely,

Charles E. Boyk



405 Madison Avenue, Suite 1200, Toledo, Ohio 43604 | www.charlesboyk-law.com
419.241.1395 | 800.637.8170 | 419.241.8731 Fax

We have six offices in northwest Ohio to serve you.

Understanding Your Rights

If you have been in an accident, or a family member has been injured or killed in a crash or some other incident, you have many important decisions to make. We believe it is important for you to consider the following:

1. **Make and keep records-** If your situation involves a motor vehicle crash, regardless of who may be at fault, it is helpful to obtain a copy of the police report, learn the identity of any witnesses, and obtain photographs of the scene, vehicles, and any visible injuries. Keep copies of receipts for all of your expenses and medical care related to the incident.
2. **You do not have to sign anything-** You may not want to give an interview or recorded statement without first consulting with an attorney, because the statement can be used against you. If you may be at fault or have been charged with a traffic or other offense, it may be advisable to consult an attorney right away. However, if you have insurance, your insurance policy probably requires you to cooperate with your insurance company and to provide a statement to the company. If you fail to cooperate with your insurance company, it may void your coverage.
3. **Your interests versus interests of the insurance company-** Your interests and those of the other person's insurance company are in conflict. Your interests may also be in conflict with your own insurance company. Even if you are not sure who is at fault, you should contact your own insurance company and advise the company of the incident to protect your insurance coverage.
4. **There is a time limit to file an insurance claim-** Legal rights, including filing a lawsuit, are subject to time limits. You should ask what time limits apply to your claim. You may need to act immediately to protect your rights.
5. **Get it in writing-** You may want to request that any offer of settlement from anyone be put in writing, including a written explanation of the type of damages which they are willing to cover.
6. **Legal assistance may be appropriate-** You may consult with an attorney before you sign any document or release of claims. A release may cut off all future rights against others, obligate you to repay past medical bills or disability benefits, or jeopardize future benefits. If your interests conflict with your own insurance company, you always have the right to discuss the matter with an attorney of your choice, which may be at your own expense.
7. **How to find an attorney-** If you need professional advice about a legal problem but do not know how to find an attorney, you may wish to check with relatives, friends, neighbors, your employer or co-workers who may be able to recommend an attorney. Your local bar association may have a lawyer referral service that can be found in the Yellow Pages.
8. **Check a lawyer's qualifications-** Before hiring any lawyer, you have the right to know the lawyer's background, training, and experience in dealing with cases similar to yours.
9. **How much will it cost?-** In deciding whether to hire a particular lawyer, you should discuss, and the lawyer's written fee agreement should reflect:
 - a. How is the lawyer to be paid? If you already have a settlement offer, how will that affect a contingent fee arrangement?
 - b. How are the expenses involved in your case, such as telephone calls, deposition costs, and fees for expert witnesses, to be paid? Will these costs be advanced by the lawyer or charged to you as they are incurred? Since you may be obligated to pay all expenses even if you lose your case, how will payment be arranged?
 - c. Who will handle your case? If the case goes to trial, who will be the trial attorney?

This information is not intended as a complete description of your legal rights, but as a checklist of some of the important issues you should consider.

***The Supreme Court of Ohio, which governs the conduct of lawyers in the State of Ohio, neither promotes nor prohibits the direct solicitation of personal injury victims. The Court does require that, if such a solicitation is made, it must include the above disclosure.**

The Charles E. Boyk Law Offices, LLC Difference

Excellent customer service and skilled, spirited representation for the past 25 years

1. We don't collect a fee unless your case settles or we win at trial.
2. You pay nothing whatsoever to begin your case.
3. We provide an initial phone consultation, free of charge.
4. You can meet with an attorney, for free, to discuss your legal options for your claim.
5. Our three attorneys and nine staff members – including experienced paralegals, legal assistants, and medical records analysts - will investigate your case by obtaining police reports, interviewing witnesses, and gathering medical records.
6. All necessary costs to pursue your case will be advanced on your behalf. If no money is collected for you and you have followed our advice, you will not be asked to repay the costs advanced to you.
7. Our attorneys are always available to discuss the progress of your case. We provide clients with personal cell phone numbers and the attorneys are available after normal business hours and on weekends.
8. Our medical records specialist will contact you regularly to get an update on your medical treatment.
9. If you don't have a doctor, we can provide you with names of respected medical providers who can help you recover from your injuries.
10. We will perform legal research to strengthen your case.
11. We will notify all insurance adjusters of your claim through letters of representation. This ensures that the at-fault party's insurance company will not bother you anymore.
12. After compiling all medical bills and records, we will send a letter to the at-fault party's insurance company that details your injuries and demands fair compensation. The demand letter will include an impact statement on how the injury has affected your life.
13. Our best negotiators will negotiate your settlement with the insurance company to ensure maximum recovery.
14. Our office will negotiate with your medical providers to reduce the amount of money you have to pay for your medical bills.
15. Your attorney will keep you updated about any offers that are made to settle your case.
16. At the end of your case, you will be provided with a full explanation of all case expenses, medical expenses, and legal fees so you can see exactly how much money you'll receive from a settlement or jury verdict.
17. At your direction, we will use a portion of your settlement or jury award to pay outstanding medical bills.
18. If a settlement cannot be reached, your attorney will consult with you about whether a lawsuit should be filed, and what it means to you.
19. If a lawsuit is filed, we will help you respond to interrogatories and discovery requests.
20. Your attorney will help you prepare you for your deposition.
21. Your attorney will conduct depositions of the defendant and key witnesses.
22. Your attorney will consult with you to prepare your case for trial.
23. Your attorney will be at your side during the trial, protecting your rights and fighting for fair compensation.
24. At the conclusion of your case, we will ask you to grade our performance and give us feedback regarding your experience with us.
25. After your case is completed, we would like to stay in touch by sending you our monthly newsletter and periodic legal information that may be of interest to you.
26. Free books, tapes, CDs, and special reports will be available to you on subjects such as auto accident injuries, dog bites, trucking accidents, and workers' compensation claims.
27. Our toll-free 800 number may be called 24 hours a day to request our books and other information.
28. We will enroll you in our free key protection program. If you lose your keys, we'll pay a reward to anyone who returns them to our office.
29. Our clients and past clients are encouraged to come to us with **any** legal question or concern they may have while they are a client and any time after they have been a client.

We do not charge for this service.

If your legal question or concern is outside of our area of expertise, we will provide you a referral to an appropriate attorney that will provide you a free, confidential, no obligation consultation.

NEED MORE FREE BOOKS?



Name: _____

Address: _____

Email: _____

Phone Number: _____ Fax Number: _____

Number of FREE books requested:

The Ohio Accident Book *The Ohio Work Injury Book*
 The Ohio Dog Bite Book *The Ohio Wrongful Death Book*
 Little Kids, Big Accidents *The Ohio Motorcycle Accident Book*

Send this form back to us & we will send your FREE books IMMEDIATELY.

Send us this form back one of three ways:

Mail to: *Book Request*, 405 Madison Avenue, Suite 1200, Toledo, Ohio 43604 or

Fax to: 419.241.8730 or **Email to:** info@charlesboyk-law.com

There is no charge for these books and it does not establish an attorney/client relationship.
Your information will not be disclosed to any third party.

You will be added to our firm's **Free Newsletter Mailing List, *The Boyk Bulletin***, to receive important legal and insurance updates.

If you do not want to be added to the list, please check below.

No, I do not want to be added to your mailing list to receive current legal news and information regarding insurance laws affecting drivers in Ohio.



CHARLES E. BOYK
LAW OFFICES, LLC

405 Madison Avenue, Suite 1200, Toledo, Ohio 43604
www.charlesboyk-law.com | 419.241.1395

We have six offices in northwest Ohio to serve you.



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The Boyk Bulletin

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We Have Six Offices to Serve You

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Toledo, Ohio 43623

South Toledo

5241 Southwyck Blvd.
Suite 108B
Toledo, Ohio 43614

Bowling Green

121 E. Wooster Street
Suite 255
Bowling Green, Ohio 43402

Swanton

110 W. Airport Highway
Suite 208
Swanton, Ohio 43558

Findlay

612 Main Street
Suite 101
Findlay, Ohio 45840

Lawyers offer FREE Auto Accident Kits to community

On a daily basis, we deal with the problem of clients who did not know what to do in the event of a car accident.

In response to this problem, we have created an Auto Accident Kit for the glove box.

While we hope it is never needed, the Auto Accident Kit is equipped with all of the tools you would need in the event

of a car accident.

The kit includes a camera for taking photos of the car damage; instructions on how to handle a car accident, including forms for witness statements and driver information; a pen; a flashlight; a bag to collect your belongings; and a copy our *Ohio Accident Book*.

If you would like an



Contents of the Auto Accident Kit

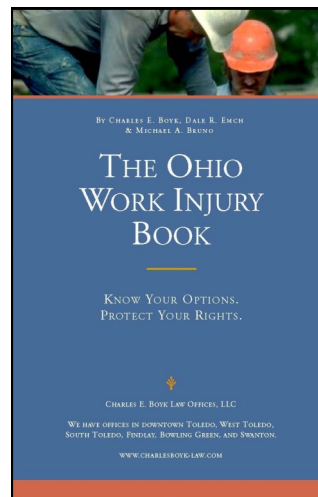
Auto Accident Kit **free of charge**, contact Anneke at 419.720.4452 or via email at akurt@charlesboyk-law.com.

Take proper steps after work injury to receive fair compensation

Accidents suffered at work can devastate your life. One second you're working hard on the job, the next you've got an injury that prevents you from working for days or months. In some cases, injured workers never get back on the job.

The steps you take immediately after a work accident can affect the compensation you receive for your injuries.

"Many people don't know what to do after they are hurt at work," Attorney Chuck Boyk said. "I have handled many cases where



we have helped clients take the necessary steps to save their claim."

Here are the top four steps to take immediately after a work injury, taken

from our book, *The Ohio Work Injury Book*:

1. Report the injury to your employer

Always make sure you tell your employer when you've been injured at work. Ask your employer to produce a written report about the incident. Whether or not your employer completes a written report, make sure you document the date and time of the injury, how it happened, where it happened, and whether there were witnesses. Do this even if you have to produce the report yourself.

See **Workers' Comp**, page 2

Employee Spotlight

Stacey Swiergosz



One of the toughest jobs at Charles E. Boyk Law Offices, LLC is mastering the art of answering a phone that is ringing off the hook all day long.

As a receptionist, trying to route an incoming call to the correct person while handling multiple ringing lines can be daunting. But our new receptionist, Stacey Swiergosz, has the job mastered.

Our office welcomed Stacey, 24, to the team at the end of July, when she became the newest addition to the front office staff.

Upbeat and friendly, Stacey is the first person people see when they enter the office, and the first person a new client speaks with when they contact the firm.

Also, keep all receipts and hospital records.

2. First Report of Injury form

Complete a First Report of Injury form, which is called a FROI in the work comp world. Your employer is supposed to fill out the form, but if that doesn't happen, an attorney can help you. The form is crucial because it's the only way you can get a claim number on file with the Bureau of Workers' Compensation. Without a claim number, your claim will go nowhere. So, complete a FROI as soon as possible. Generally, an injured worker has two years from the date of injury to file a claim.

3. Get a claim number

You need a claim number issued by the BWC. Once the FROI is filed, contact the BWC so you can get an ID claim card. Everything that hap-

“Stacey’s outgoing personality and patience made her a great candidate for one of the most important jobs in the office,” Attorney Chuck Boyk said. “She is a great representative of the firm.”

Stacey is a 2003 graduate of Bowsher High School in Toledo, and is currently working towards Criminal Justice degree in Corrections from Owens Community College.

She has a background in the legal field, as she worked for another downtown law firm for two and a half years.

“I really enjoy working with clients on a daily basis,” Stacey said. “I like the fast-paced environment, and helping clients get to the person they need to talk

to.”

Stacey is so good at her job, that in a few short weeks she started filing pleadings with the Court, handling correspondence with other attorneys, and writing letters to insurance companies.

In her spare time, Stacey likes to travel (she’s soon travelling to Puerto Rico for the third time) and go to concerts (she has been to 15). She loves country music and her favorite artist is Kenny Chesney.

Stacey lives in Waterville with her English bulldog, Tank.

pens with your case will be linked to the claim number on the card.

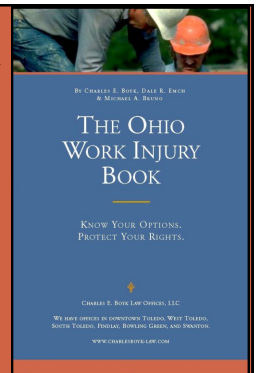
4. Get medical treatment Many people don't realize they don't have to get their injuries treated by their employer's doctor.

You can treat with any doctor you want as long as the doctor is certified with the Ohio Bureau of Workers' Compensation, or the BWC.

If your family doctor isn't BWC certified, consult a lawyer who does a lot of this work to get references for qualified doctors. You can only get compensated for the conditions that the BWC determines were caused by your workplace injury.

Your attorney can file a motion that seeks coverage for additional conditions related to the injury. This becomes important if you later have to file a permanent partial disability claim.

Injured on the Job? Learn Your Rights!



Order your **FREE** copy of
The Ohio Work Injury Book
Call **800.479.8203**
Code 8224
or visit
OhioWorkInjuryBook.com

More Bikes for Kids winners to be featured on new firm website dedicated to children

The attorneys in our office just launched a new website strictly dedicated to children and child injuries called **OhioChildAccidentBook.com**.

The site features frequently asked questions about child injuries and accidents, as well as videos and articles for parents.

Kids are also welcome to visit OhioChildAccidentBook.com with their parents' permission. We have a special Kids Only section of the site, where kids can order yo-yo's and watch videos on yo-yo tricks. There are even downloadable coloring sheets on safety. Kids are also encouraged to contact our office if they would like to upload a video of themselves doing yo-yo tricks.

We have a special section on the site dedicated to our Bikes for Kids winners. Bikes for Kids is a program where the attorneys at Charles E. Boyk Law Offices, LLC choose one deserving child each week of summer to receive a brand new bicycle. The bikes are purchased at Wersell's Bike Shop on Central Avenue in Toledo, where the owner, Jill Wersell, has graciously donated helmets and locks to each child.

On the Bikes for Kids section of OhioChildAccidentBook.com, readers can view stories on why the winners were chosen, the parents reactions, and videos of the kids on their new bikes.

An electrical fire on her birthday didn't stop 12-year-old Cassidy Steinline from looking at the bright side of things. Even though she lost her bike in the fire, she still stayed positive, and continued to help out with her brothers.

"Now I can ride my new bike when I take my brothers to the library," Cassidy said. "I no longer have to walk while they ride ahead on their skateboards!"

Another young lady who is a big help with their brothers and sisters is 11-year-old Kayla Meeker. Kayla was adopted, and just recently recovered from an unexplained medical event that left her paralyzed from the neck down for six hours. After eight weeks of therapy, she learned how to walk again, and is now ready to bike ride with her six siblings.

"I am just so happy to be playing sports again," Kayla said. "I really like my new bike!"

Shiloh Hagerman also overcame a serious medical condition. She was diagnosed with a blood disorder that prevented her from playing sports or riding a bike, and she had to give blood once a week for months. This past June she finally had blood counts normal enough to ride again, but she didn't have a bicycle, even though she had been saving up her money for one.

She didn't know when her mother pulled up to Wersell's that she was about to receive a new bike. When Anneke Kurt, the Marketing Director for Charles E. Boyk Law Offices, LLC told her, she threw her arms around her mom.

"Oh my gosh!," Shiloh said. "I can't believe it! Thank you so much, Mom!"

Excitement was also apparent on Mikey Stahl's face when he came to pick up his new bike. He lost his in a tornado last year. Mikey has been volunteering since he was three years old, in his hometown of Fostoria, Ohio.

Since finishing a nine-week stint at a fitness camp in New York, Mikey has come home to volunteer in the Obesity Task Force sponsored by the Fostoria Community Hospital and Healthy Lifestyles.

"My bike is really going to help me stay in shape," Mikey said. "I have already put 30 miles on it."

Visit **OhioChildAccidentBook.com** to enter your child in our Bikes for Kids program.



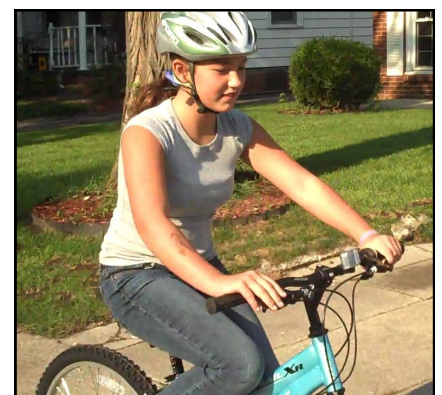
Cassidy Steinline is interviewed by 13 ABC news anchor Tony Geftos



Shiloh Hagerman poses with her new



Mikey Stahl takes a test ride at Wersell's.



Kayla Meeker switches gears while rid-

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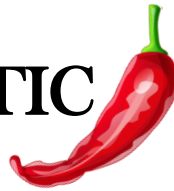
Fax: 419.241.8731

RETURN SERVICE REQUESTED

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www.CharlesBoyk-law.com

**New address or phone number? Help us stay current by letting us know!
 Call Anneke at 419.720.4452 or email her at akurt@charlesboyk-law.com**

The Soccer Chef's FANTASTIC Stuffed Poblano Peppers



8-12 Large Poblano Peppers

1 Cup Rice (cooked) • 1 can black beans • 2 T roasted garlic

1 16 oz. package of spicy ground sausage

• 1/3 Cup coarsely chopped fresh cilantro (needs to be fresh - no dried!)

1/2 Cup red onion, finely chopped • 1 T sea salt • 1 T cumin

1/4 finely chopped chipotle peppers in adobo sauce (Embassa is a good brand)

1 Cup shredded Monterey jack cheese

1. Preheat oven to 350°. Cook rice according to instructions. Cook sausage until brown and ground into small pieces - add onions and garlic to sauté for around 5 minutes.
 2. While cooking rice and sausage, chop cilantro and chipotle peppers and cut the tops off of the poblanos, taking out the seeds and making sure the holes at the top of the poblanos are big enough to put stuffing into.
 3. Once everything is cooked, put all but cheese into a large bowl and mix thoroughly. Add cheese and mix again.
 4. Stuff the poblanos with a spoon and fill them as full as possible!
 5. Bake in a 9x13 for 45-60 minutes.
- Variation:* Cook on the grill - this may not take as much time, but you will need watch so the stuffing doesn't come out all over the place.
6. Serve with salsa, sour cream and/or more cheese!

Note: Left over stuffing is fantastic as part of an omelet or in a burrito. Thank you to Brian Fowler, a soccer dad and friend of the Boyk family, for providing us with this delicious recipe. Stay tuned for more great recipes from The Soccer Chef!

Cases of Interest our office is handling

34-year-old woman taking Yaz birth control suffers a blood clot on her brain. The injury causes numerous hospital stays and the life-long need for blood thinners.

52-year-old man is shot by a police officer. The gun shot wound caused him to lose part of his intestines. He also had two teeth knocked out in the incident. The firearms review board found that using that level of force was not justified.

6-year-old boy flies over defective dirt bike handlebars, lacerating his liver in the accident, causing the need for a liver stint and surgery, as well as a five-week hospital stay.

42-year-old man suffers a torn Achilles tendon after being rear-ended by "road-raged" driver.