

The Boyk Bulletin

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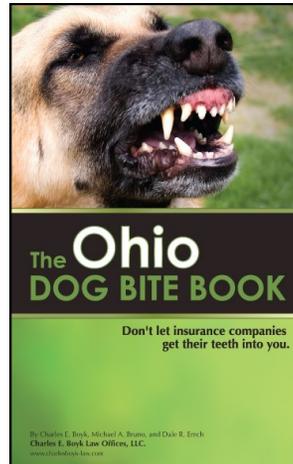
Boyk Law Offices releases book on dog bites

The attorneys in our office are all dog lovers. Like most people, they view their dogs as part of the family.

As much as we all like our pets, we've also seen the damage dogs can cause when they bite.

That is why attorneys Chuck Boyk, Dale Emch, and Mike Bruno decided to write *The Ohio Dog Bite Book*. They know that dog bite victims are at a natural disadvantage when dealing with the insurance adjusters who handle claims for a living.

Our office believes that



knowledge is power. The information contained in *The Ohio Dog Bite Book* helps guide you through case.

“Being bitten by a dog can be both a physically and emotionally devastat-

ing experience,” Chuck Boyk said. “Knowledge of your legal rights is imperative to making important decisions about your case.”

There are over 800,000 people in the United States suffering injuries from dog bites each year, according to the Centers for Disease Control, and over half of those dog bite victims are children. Kids between the ages of 5 and 9 years old experience the most bites, and often require numerous scar-revision surgeries as they grow older.

The injured person has a right to compensation, and See **Dog Bite Book**, page 3

Chuck Boyk expands speaking engagements to local groups

Chuck Boyk speaks as an expert to fellow attorneys every year and now he's branching out to address community groups.

Chuck has been a featured speaker at continuing legal education seminars for most of his 25-year legal career.

Consistent with our office motto that knowledge is power, Chuck wants to

provide helpful legal insight to laypersons.

Last month, Chuck spoke at the Maumee Senior Center about how people can protect their legal rights if they've been injured in an accident.

“Among other things, Mr. Boyk was very helpful in helping the seniors identify issues, including the issue of Medicare reimbursement for bills related

to car accident injuries,” said Mary Beth Danford, Program Coordinator for the Maumee Senior Center. “There was a good interchange of ideas and comments between the seniors and Chuck.”

Entitled, “How to Protect Yourself in an Accident,” Attorney Boyk's speech outlined the same ideas found in the *Ohio Accident Book*.

See **Speech**, page 2

Stay organized by keeping all documents in one place

Organization is key to ensuring maximum recovery in the event of a car accident.

Tip #6 of “Ten Tips to Maximize Recovery,” stresses the importance of **Starting a file to document everything connected to your case.**

“Being organized allows the client to be an important part of the settlement and resolution process,” Attorney Chuck Boyk said. “Keeping everything together in one place helps the case to settle faster, at maximum recovery.”

The Ohio Accident Book teaches readers what to do if they are injured in an accident, by offering tips that help provide maximum recovery. Read Tip #6 below, excerpted from the book which was written by Attorneys Chuck Boyk, Michael Bruno, and Dale Emch:

Make sure you keep every bill, police report, and document connected to your claim. The insur-

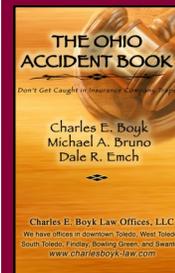
ance company has a right to see evidence of medical bills for which you’re seeking reimbursement. Keeping track of your bills also ensures that you won’t settle your claim without making sure you’ve been compensated for all of your expenditures. This is true even if you have health insurance because you may have to repay your provider for any bills they’ve paid on your behalf if there’s a settlement.

In addition to documenting your treatment, keep track of any wages you’ve lost because you’ve been unable to work. Don’t assume you’ll automatically get reimbursed for your lost wages. You have to get a note from your doctor if you miss work because of the injuries from the accident and you’ll have to get documentation from your employer about your rate of pay and how much money you lost because you couldn’t work.

The Ohio Accident Book

- **How will I pay my medical bills?**
- **Should I talk to the other driver’s insurance company?**
- **What will an attorney do for me?**

Order your **FREE** copy



Call

800.479.8203

Code 8223

Or visit

OhioAccidentBook.com

Speech, *cont. from page 1*

Available to anyone looking for more information on how to protect their rights, Chuck will speak to groups of any size, free of charge.

A great addition to a university law class, high school debate team, or legal conference, Mr. Boyk can sit down with the group coordinator and pin-point a message tailored to the audience.

Chuck will continue to speak to his peers. He will speak in September at a conference for attorneys hosted by the National Business Institute in downtown Toledo, where he will educate fellow lawyers on advanced practice topics for personal injury careers.

While these speeches can be very informative and helpful to a lawyer, Chuck

enjoys teaching and talking with people who may not understand their rights under Ohio law.

His recent speech to the local group of seniors reflects that passion he has for helping others.

“I enjoyed talking to the audience on maximizing their recovery and protecting their legal rights when in an auto accident,” Chuck Boyk said.

Chuck lightheartedly admitted that his speech might not have been the most exciting one at the Senior Center, but that his information is valuable if someone is ever injured in a car accident.

“I probably wasn’t as entertaining as the magician who was talking to the group later in the week,” Chuck Boyk joked.

Would you like Attorney Chuck Boyk to speak to your group or class?

Attorney Boyk speaks to groups of all sizes on many legal topics, including **Car Accident Injuries, Dog Bites, and Workers’ Compensation**

Call Anneke Kurt at 419.720.4452 or 800.637.8170 to schedule a free speaking engagement with Mr. Boyk, or to inquire about his speaking services.

Dog Bite Book, *cont. from page 1*
 if that person follows the tips outlined in *The Ohio Dog Bite Book* they have a greater chance of maximizing that compensation. The book explains how a person has six years to file a lawsuit, or until the age of 24 if the person bit was under 18 years of age.

The Ohio Dog Bite Book provides practical steps to take if you or someone you love has been bitten by a dog, such as:

- Don't give a statement to the dog owner's insurance adjuster.
- Never sign medical authorizations provided by the insurance company.
- Don't rush to settle your claim too quickly.

"A dog bite victim should seek immediate medical care, contact the dog warden and make a report, and take photographs to document the injury," Chuck Boyk said.

Have you or someone you love suffered injuries from a **DOG BITE?**
 Learn your **RIGHTS**
 Order a **FREE** copy of *The Ohio Dog Bite Book*
 Call

800.479.8203

Code 8225



Or visit

OhioDogBiteBook.com

New bankruptcy law may help injured victims

Recent changes to the bankruptcy law may be beneficial to some of our personal injury clients.

The new Ohio law allows for the exemption of personal bodily injury award to increase from \$5,000 to \$20,200. Exemptions refer to the property that persons who file bankruptcy get to keep.

For instance, formerly a debtor could keep a vehicle with only \$1,000 of equity (equity means value less than amount owed). Under the new exemption law, automobile equity can be \$3,225. Similarly, a debtor's home was allowed only \$5,000 of equity. This amount increases to \$20,200.

"Many people who need a financial fresh start, but were afraid of losing certain assets, may now find Chapter Seven bankruptcy a good choice," said Attorney Frederic Boyk, who is of-counsel with our office.

Employee Spotlight

Janet Ontko

Navigating the complicated world of workers' compensation takes patience and diligence.

That is why our office is lucky to have Janet Ontko handling all of the workers' comp cases.

Janet does a fantastic job of helping clients understand a confusing system at a time when they are also vulnerable from a work injury. She has 17 years of workers' comp experience, having worked for plaintiff and defense law firms, as well as for a third-party administrator.

"Janet has a high level of expertise in handling workers' compensation claims," Attorney Chuck Boyk said. "Her experience and hard work can help

our clients better navigate the entire process."

Janet holds an Associate's Degree in Paralegal Studies from the University of Toledo, where she was on the mock trial team, placing in competitions at the Regional and National levels. She is only a few short classes away from holding two Bachelor's Degrees - one in Human Resource Management and one in Paralegal Studies. On top of a demanding work schedule, Janet makes time to attend the University of Toledo at night.

"Janet brings many years of experience in the workers' compensation field," Attorney Mike Bruno said. "Whenever I have an issue on a procedural matter, I turn to Janet, and more often than not, she has the correct answer, which I truly appreciate."

Her compassion for clients and her co-workers is only a small reflection of the kind things she does for others.

"Many of our clients have experienced a catastrophic, life-changing event, which impacts their physical, financial, and emotional well-being," Janet said. "It is very rewarding assisting them during their most challenging times by offering not only legal, but emotional support as well."

Janet is an active member of Westgate Chapel, and holds a strong appreciation for art history. She and her son Stephen love to travel, and have a special interest in museums of fine art. Stephen is starting his senior year at Kent State University, where he is pursuing a degree in Economics.

Employee Spotlight runs periodically in the Boyk Bulletin, as part of an ongoing feature highlighting our staff.

Charles E. Boyk

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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**

Pineapple Pistachio Dessert

- 1 large (20 oz) can crushed pineapples **do not drain***
 - 1 package instant pistachio pudding**
 - 2 cups whipped topping**
 - Chopped walnuts or macadamia nuts, optional**
1. Mix together pineapples, including juice, and pudding mix.
 2. Fold in whipped topping.
 3. Spoon into glass serving bowls; refrigerate until serving, at least 30 minutes. Top with nuts, if desired.



Join Charles E. Boyk Law Offices for the

Susan G. Komen 5K Run/Walk
Race for the Cure
Sunday, September 28, 2008
9am Downtown Toledo
The cost is \$25 and includes a Race for the Cure t-shirt*

Contact Anneke at 419.720.4452 or akurt@charlesboyk-law.com to join our walking team or for more information

**\$25 goes directly to Race for the Cure*

Cases of Interest

Family suffers loss of their son after an apartment fire causes his wrongful death.

30-year-old motorcycle rider is hit by a car, then taken to hospital via life flight where he undergoes spinal fusion and face reconstruction.

58-year-old passenger breaks hip, leg, and ribs, requiring total hip and knee replacements, after car accident.

76-year-old woman is hit by a car while riding with husband, suffering cracked vertebrae, broken ribs, and bleeding on her brain.

Lack of safety measures cause 300 pounds of dirt to fall on 20-year-old worker, causing four fractured vertebrae and need for body cast.