

The Boyk Bulletin

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We Have Six Offices to Serve You

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1.800.637.8170 Toll-free
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West Toledo

4032 Secor Road
Suite A
Toledo, Ohio 43623

South Toledo

5241 Southwyck Boulevard
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

Helmet use vital when riding a motorcycle

People are wheeling their motorcycles out of the garage after a long winter, finally getting the chance to take advantage of the warm weather.

The attorneys in our office want to encourage motorcycle riders to be safe while they are having fun.

Based on the cases we see in our office, wearing a helmet is the best way to protect yourself in the event of an accident.

“Careless car drivers in-

jure motorcycle riders on a regular basis,” Attorney Chuck Boyk said. “For the past 24 years I have seen



much more serious injuries and death due to lack of motorcycle helmets. Individual freedom is nice, but being alive and healthy is more important.”

According to the National Highway Traffic Safety Administration, helmets reduce the risk of death by 29 percent and are 67 percent effective in preventing brain injuries to motorcycle riders. NHTSA also found that an unhelmeted motorcyclist is 40 percent more likely to suffer a fatal head injury and 15 percent more likely to suffer a nonfatal injury than a helmeted motorcyclist when involved in a crash.

If everyone riding a motorcycle would have used a
See **Helmets**, Page 3

New program helps lost keys find their way home

Less than two weeks after our office launched the Key Return Program, a set of keys has already been returned to one of our clients.

Many of you may have already received the key tags, a free service designed to help your keys return home in the event that they are lost.

After our client Cynthia Blum's daughter lost her keys, they were found by

10-year-old

were in safe hands on their way home.

“You don't know how happy I am that a reputable person found the keys. Thank you so much,” Cynthia said.

Each key tag in the Key Return Program has an individual number linked to your name. If someone finds your keys, they are instructed to call our toll-free phone number, so that we can get the keys back in

See **Key tags**, Page 3



Emerald Rocha on her walk home from school. Cynthia was contacted by our office to let her know that they

Talk to an attorney before talking to an insurance adjuster

It can be tempting to accept the money an insurance company dangles in front of you after an accident.

Tip number two of “Ten tips to maximize recovery in an injury accident” from *The Ohio Accident Book* instructs the injured person to speak to an attorney before making any decisions. The attorneys at Charles Boyk Law Offices encourage patience in their second tip, **Don’t rush to settle your claim quickly.**

“If you wait until you finish treatment, you can make an intelligent decision with all the information about the value of the case, eliminating the risk of settling too early,” Attorney Chuck Boyk said.

Here is Tip #2, excerpted from the *Ohio Accident Book*:

If you’ve ever been involved in an accident caused by another driver, you may have received a call from an insurance adjuster trying to settle your claim. Typically, an adjuster will wave a few thousand dollars under your nose to settle the claim quickly. It sounds good until you realize you’re hurt more seriously than you anticipated or your medical bills end up eating into that money.

If you’re tempted to settle your case

below its value just because you need money for your medical bills, hold off. If you hire an attorney, the attorney usually will be able to work out an arrangement with your health-care provider for your provider to be paid out of the proceeds of your settlement. The doctor or chiropractor will continue to treat you without requiring payment after receiving what’s called a “letter of protection” from your lawyer. This allows you to continue getting the treatment that you need, while ensuring the doctor is paid at the end of your case.

Settling your case quickly doesn’t allow you to be fully compensated for your medical bills, pain and suffering, and lost wages. It only benefits the insurance company because it won’t have to pay out the full value of your case.

Don’t underestimate the insurance adjusters who contact you

Insurance agents are trained professionals when it comes to settling a claim for less than it is worth. Our attorneys advise you not to underestimate insurance adjusters.

Read why in Tip #3 in another excerpt from the *Ohio Accident Book*:

Insurance adjusters handle claims for a living. They’re judged by their bosses by how they settle claims and how

much money they save for the company. This doesn’t make them bad people; they’re just doing their jobs and looking out for the best interests of their employers. It’s up to you and your lawyer to look out for your interests.

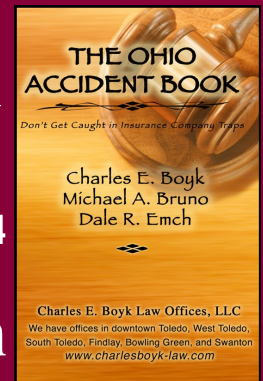
It’s no shock that insurance companies often own the tallest skyscrapers in a city. They have powerful lobbies throughout the country and, along with other business interests, have done their best to get legislation passed that makes it hard for accident victims to be fairly compensated. They’ve gotten rich by collecting as much money as possible from all of us while trying to avoid making fair settlements with people suffering from accidents they didn’t cause.

So, when an adjuster representing the person who caused the accident gives you a call, keep in mind where their loyalties lie. They’ll likely be extremely pleasant, but they have one goal: to settle your claim as cheaply as possible. They do this for a living, all day and every day. Because this is probably the first time you’ve been an accident victim, you are at an obvious disadvantage. Be smart when you’re dealing with them – or better yet, hire a lawyer who deals with insurance companies on a daily basis. After all, the insurance companies have professionals working for them, so you should too.

**Did you miss Tip #1? Can’t wait for Tip #4?
Order your FREE copy of *The Ohio Accident Book***

Call 800.479.8203 Code 8224

or visit OhioAccidentBook.com



Employee Spotlight

Sally Stephens

Medical records are the critical piece in a settlement puzzle. They provide key evidence to prove an injury.

That's where Sally Stephens' expertise comes in. Meticulously organized when it comes to handling medical records, Sally ensures that each client's case is handled with care. One way she does that is through bi-weekly calls to clients to get an update on their treatment.

"Sally is responsible for treatment status reports and obtaining medical bills and records for my clients," Chuck Boyk said. "Her job functions are crucial for fair and efficient client case settlement and maximization of recovery. Our clients compliment her on a regular basis for a job well done."

Sally said that her job allows her to help people understand their rights after an accident.

"While some people may be upset because of how the accident has affected their lives, I am there to help them understand and take advantage of the compensation they may be entitled to," Sally said.

Leslie Rombkowski, our Office Manager, describes Sally's take-charge attitude and how she will make the extra step to get the information.

"Sally has to work at an incredibly fast pace on most days in order to keep up with the large volume of cases our office handles," Leslie said. "She does that through constant phone calls from clients and health

care providers, acting calmly and professionally and most importantly with a great attitude."



Sally Stephens

Sally is the middle child of seven siblings, and is exceptionally close to her family, including her three young nephews. She also loves to cook and bake, and friends in the office affectionately refer to her as "Betty Crocker."

An avid fan of traveling, Sally has been to Europe twice, visiting Ireland, France, Italy, and Spain. And while she doesn't have any children of her own, her pride and joy are Albert and Cody, her rat terriers.

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

Key tags *Continued from Page 1*

your hands. Whoever finds the keys will receive a reward from our office, so they will have an extra incentive to return them.

Chita Rocha, Emerald's mother, is proud that her daughter took the initiative to return the lost keys. Emerald was also rewarded by our office with free movie passes for her good deed.

We would like to extend the Key Return program to our friends and colleagues who receive the *Boyk Bulletin*. The key tags provide a sense of security, increasing the chance that the keys will be returned in the event that they are lost.

To request your free key tag, contact our office at 800.637.8170 or email Anneke at akurt@charlesboyk-law.com.

Would you like to protect your keys with our **FREE Key Return Program?**
Call us at **800.637.8170** to request your free tag



Helmets *Continued from Page 1*

helmet in 2006, roughly 752 lives could have been saved nationwide, including 24 in Ohio, according to the NHTSA.

Ohio law requires that motorcycle riders and passengers under the age of 18, and those holding a motorcycle license for less than one year, wear a helmet at all times. Ohio law also requires all riders, regardless of age, to wear some sort of protective eyewear while riding a motorcycle.

Even the safest motorcyclists have no control over other drivers on the road. Ride defensively and obey all posted traffic signs. Make sure to use proper turn signals, mind the speed limit, and always stay visible to other vehicles around you. Take extra caution at intersections, where majority of motorcycle collisions occur. Always wear a helmet while riding, regardless if the law requires you to or not.

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RETURN SERVICE REQUESTED

We're on the Web!
www.CharlesBoyk-law.com

Grandma's specialty!

Chicken Cacciatore

- 4 boneless, skinless chicken breasts, cut into strips
- 1 medium onion, chopped
- 8 oz fresh mushrooms (1 pkg)
- 1 cup ketchup
- 3 Tablespoons brown sugar
- 1 bottle ginger ale, 12oz.
- 1 Tablespoon chili sauce
- 1 bag instant rice or 2 cups uncooked pasta



1. Cook chicken strips in lightly greased frying pan over medium heat, set aside.
2. In medium pot, sauté onions and mushrooms until tender.
3. Add ketchup, brown sugar, ginger ale & chili sauce, stir frequently over medium heat, 2-3 min.
4. Add chicken and allow to simmer on low heat.
5. While chicken is simmering, prepare rice or pasta.
6. Serve hot chicken mixture over cooked rice or pasta. Add salt and pepper to taste. Enjoy!

Makes 4 servings

Cases of Interest our office is handling

50-year-old man suffers fractured nose and has teeth knocked out after a hit/skip car accident.

59-year-old man is bitten by pit bull at a work site, ripping open his arm and leg, causing a three-day hospital stay.

38-year-old worker is knocked off a metal platform, falling 20 feet, requiring surgery on his foot.

27-year-old passenger sustains scar to forehead and injuries to neck, shoulder, and knees after vehicle slides through intersection striking another car.

Wal-Mart worker's injured foot becomes infected, resulting in partial leg amputation.

70-year-old woman suffers injuries to ankle and knee after being struck by a car while crossing the street.