

### Charles E. Boyk

Law Offices, LLC

405 Madison Avenue  
Suite 1200  
Toledo, Ohio 43604

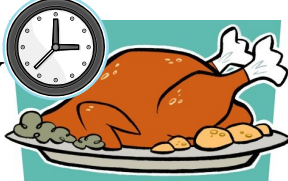
Phone: 419.241.1395  
Toll-Free: 1.800.637.8170  
Fax: 419.241.8731

RETURN SERVICE REQUESTED

**We're on the Web!**  
[www.CharlesBoyk-law.com](http://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**

## It's Turkey Time!



### Amelia's Sinfully Rich Sweet Potatoes

- Ingredients**
- (2) 29 oz cans of Bruce's Yams, drained
  - 3/4 cup sugar • 2 eggs, beaten
  - 1 cup evaporated milk
  - 1/4 cup margarine
  - 1 tsp vanilla
- Topping:**
- 1 cup brown sugar
  - 1/3 cup margarine, melted
  - 1 cup flaked coconut
  - 1 cup pecans, chopped

- Directions**
1. Preheat oven to 375°F. Beat all the ingredients together and pour into a greased 2 quart casserole dish.
  2. Combine topping ingredients and mix well until crumbly.
  3. Sprinkle over potatoes and bake for 45-60 minutes.

**Thawing. Refrigerator:** A thawed turkey can remain in the refrigerator for 1 to 2 days before cooking. Make sure the fridge is set at 40°F or below.

**Cold water:** Be sure the turkey is in a leak-proof plastic bag to prevent cross-contamination. Change the water every 30 minutes until the turkey is thawed. Cook the turkey immediately after it is thawed.

Turkey Weight	Refrigerator	Cold Water
4-12 pounds	1-3 days	2 to 6 hours
12-16 pounds	3 to 4 days	6 to 8 hours
16-20 pounds	4 to 5 days	8 to 10 hours
20-24 pounds	5 to 6 days	10 to 12 hours

**Cooking.** Preheat oven to 350°F. After placing the turkey in the oven, lower the temperature to 325°F.

Turkey Weight	Unstuffed	Stuffed
4-8 pounds	1½ - 3¼ hours	2½ - 3½ hours
8-12 pounds	2¾ to 3 hours	3 - 3½ hours
12-14 pounds	3 - 3¾ hours	3½ - 4 hours
14-18 pounds	3¾ - 4¼ hours	4 - 4½ hours
18-20 pounds	4¼ - 4½ hours	4½ - 4¾ hours
20-24 pounds	4½ - 5 hours	4¾ - 5¼ hours

### Cases of Interest our office is handling

**8-year-old girl is attacked by a pit bull while visiting a school friend,** causing open wound to one hand and cuts to the other, resulting in need for at least 50 stitches and permanent scarring.

**50-year-old woman swallows foreign object most likely from broken dishes** while eating at a local restaurant, causing chipped teeth, and gastrointestinal problems.

**A plane crash takes the lives of six people, including the pilot who attended a fly-in breakfast for charity.** We are representing the family members of two victims in the wrongful death suit. (See story on page 3).

**27-year-old woman is attacked by a Labrador mix dog, and is bit in the nose, lips, and face,** requiring plastic surgery and causing permanent scarring.



Volume 3, Issue 2  
November 2009

Attorneys  
**Chuck Boyk, Michael Bruno,  
and Dale Emch**

# The Boyk Bulletin

### Inside this Issue

Is your family protected?	2
Overcoming Adversity	2
Employee Spotlight	3
The Boyk Distinction	3
Thanksgiving Help	4
Cases of Interest	4

**Downtown Toledo**  
405 Madison Avenue  
Suite 1200  
Toledo, Ohio 43604  
419.241.1395  
800.637.8170 Toll-free  
419.241.8731 Fax

**We have offices to serve you in West Toledo, South Toledo, Bowling Green, Swanton, and Findlay.**

## Is it worth \$7 per month to protect your family's future?

**B**uying auto insurance can be a very daunting task. And in the wake of the bad economy, many families only buy policies they think they can afford.

covered if I caused the accident while driving? The best way to answer the first question is to follow the guide at the bottom of this page. The attorneys in our office recommend at

ance to provide the proper compensation," Attorney Chuck Boyk said. "In one case, our client was hit by a road-raged driver, causing a torn Achilles tendon. The case would have been worth at least \$75,000, but the state-minimum coverage only allowed for \$12,500."

**Can I afford more auto insurance coverage?**

Uninsured motorist coverage	Add'l cost per month
\$100,000/\$300,000	\$3.29
\$250,000/\$500,000	\$6.91

*The average cost per large truck crash involving an injury was \$217,005. Source: NHTSA*

What many people don't realize, however, is that when you buy state-minimum coverage, you are sacrificing the well being of your family only to save a few extra dollars every month. The two most important questions to ask yourself when purchasing an auto policy are: 1. Will my policy cover all medical bills, pain, and suffering if we are involved in a tragic accident with an uninsured driver? and 2. Would my family be

least \$100,000 per person and \$300,000 per accident in bodily injury and uninsured/underinsured coverage. Having at least \$10,000 in medical payment coverage is also a good way to protect your family. "I have encountered far too many cases where the car accidents have caused life-altering injuries, but there was not enough insur-

cate yourself on good insurance limits, instead of relying solely on your agent to put together a policy for you. "One of our clients had a \$1 million homeowner's policy, but their agent, in my opinion, made a poor recommendation of \$50,000 for their auto coverage," Attorney Chuck Boyk said. "This was obviously not a matter of the couple not being

*See Protect Your Family, pg. 2*

### What should my Auto Policy Declarations Page look like?\*

Policy Coverage	Limits
Uninsured/Underinsured Motorist Bodily Injury	\$250,000 each person/\$500,000 each accident
Liability to Others - Bodily Injury Liability	\$250,000 each person/\$500,000 each accident
Property Damage Liability	\$100,00 each accident
Medical Payments	\$10,000 each person
Comprehensive	Depends on value of car
Collision	Depends on value of car
Rental reimbursement	\$30 each day/maximum 30 days

**\*Remember to always buy as much auto insurance coverage that you can afford.**

**Auto Accidents • Medical Malpractice • Workers' Compensation • Dog Bites • Wrongful Death • ATV and Motorcycle Accidents**

### Overcoming Adversity: Client beats odds of losing leg and walks again

Filing a claim after you have been injured in an auto accident is important not only to get your medical bills paid for, it is also a way to get your life back.

Our client Sue Wittman's life was turned upside down after she was seriously injured in a rollover accident that caused her to spend over a year in a nursing home.

Sue came to us after the van she was riding in was struck on the side, forcing the vehicle into a ditch. Her sister and brother-in-law were also injured in the car accident, which took place in December 2007.

Multiple surgeries were needed, and Sue almost lost her leg to infections and complications resulting from them. To this day she can only walk approximately 75 feet at a time.

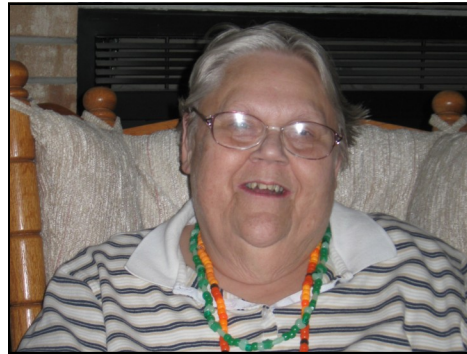
But through it all, Sue has been nothing

but positive and optimistic. Even when confined to a nursing home bed, she would talk about her friends at the Genoa Retirement Village, the ladies from church, and the unending support of her sister, Carol, and brother-in-law, Russell.

"Sue is always thinking of other people, even when she should be thinking of herself," Leslie Rombkowski, our office manager, said. "Anyone would be lucky to have Sue in their life."

Our office helped Sue get the proper compensation to cover the more than \$500,000 in medical bills the accident caused her to incur, and to get back on her feet. The settlement allowed her to get the proper treatment she needed, and let her come home to a house that is completely handicap accessible.

The settlement of this case has given Sue financial security for the rest of her life.



Susan Wittman

"I am so thankful for all of the hard work [the attorneys and staff did] handling my auto accident case," Sue said. "I am extremely satisfied with my settlement, and thank you for your perseverance on this accident case. I am so appreciative that Chuck continued to be my attorney and took care of my home dilemmas and setting up the trust."

**Protect your family, cont. from page 1** able to afford the proper coverage. When they were involved in an auto accident, the \$50,000 was eaten up very quickly by their injuries. The case was worth at least \$200,000."

Now more than ever our attorneys see cases where drivers think that they have purchased "full coverage," only to discover that their auto policy limits can't cover even the cost of emergency room bills. We see horror story after horror story of injured victims who are just plain out of luck after an accident.

The cost of adding more coverage to your policy is small compared to the risk of losing everything in a car accident. According to local State Farm insurance agent Jeff Traudt, increasing your coverage is very affordable. On average, adding \$100,000 per person and \$300,000 per accident in uninsured and underinsured motorist coverage to your policy only increases the monthly premium by about \$3.29. Bump that coverage up to \$250,000 per person and \$500,000 per accident and the cost is only \$6.91 more per month.

But what happens if you are the one

who causes the accident? We never think it could happen to us, but would your family be covered if it did happen?

**Is your family protected? Is your auto policy safe from the Intra-family exclusion? YES!** Nationwide, State Farm, Travelers, Grange are free from the exclusion.

**\*NO!** Your policy has the exclusion if it is through Progressive, Allstate, American Family, Geico, AIG, and Liberty Mutual

**\*Avoid these companies, as they include the exclusion.**

The best way to answer this question is to find out if your policy includes an Intra-family exclusion. An intra-family exclusion is a clause stating the insurance company won't pay for a family member's death or injuries if you cause accident, if they are a blood relative and member of your household.

Most insurance companies with the intra-family exclusion argue that they won't pay because health insurance and

medpay help cover those costs.

Family members have no control over your actions as a driver. There should be no reason that your children can't get their medical bills paid in excess of the medpay just because you made a mistake behind the wheel. Most people buy "full coverage" thinking that they are getting coverage for all negligent driving - even if their family member is negligent, until something bad happens and the costs aren't covered.

Companies who *do not* have the Intra-family exclusion, based on surveys performed by Charles E. Boyk Law Offices, LLC include: Nationwide, State Farm, Travelers, Grange.

Companies who *do* have the exclusion include Progressive, Allstate, American Family, Geico, AIG, and Liberty Mutual.

Still worried about your coverage? The attorneys at our office will review your insurance policy for free to let you know if you have proper coverage. Call Anneke at 419.720.4452 for your form or visit our website to print off a copy: [www.charlesboyk-law.com/library/Auto\\_Insurance\\_Review.pdf](http://www.charlesboyk-law.com/library/Auto_Insurance_Review.pdf).

### Employee Spotlight

### Kim Weyandt

When someone is injured on the job, the frustration of not being able to work and not knowing how to get medical bills paid for can be a lot to handle.

The worker needs someone who is understanding, knowledgeable, and efficient to get the claim going in the right direction.

That is why Charles E. Boyk Law Offices, LLC, is pleased to welcome Kim Weyandt. Our office's Workers' Compensation Department has been consistently growing, and Kim has provided the department with her invaluable paralegal skills.

"Not only is Kim a very kind and caring person, she is very knowledgeable about Ohio workers' compensation, which of course benefits out clients," said Cynthia Walborn, another workers' comp assistant. "Our clients really enjoy talking to her."

Attorney Chuck Boyk agrees that Kim is a perfect choice for the han-

dling the large number of Ohio workers' compensation cases that we have in our office.

"Kim is very efficient, and is always one step ahead of what needs to be done," Chuck said. "She is a great addition to the department."

Kim earned an Associate Degree in Paralegal Studies from the University of Toledo, and also holds a Bachelor's Degree in Pre-Law from UT.

When she's not in the office, Kim enjoys spending time with her family, especially her husband Mike and three children James, Nate, and Katie. She also likes to read, cross stitch, and cook.

"I love working here," Kim said. "The people in the office are so great, and I love that in workers' compensation, there is something new every day."

In her spare time, Kim leads the children's ministry at her church, sings in their choir, bakes, and likes to go swimming.

### NTSB: Pilot in plane crash warned not to drive car

The National Transportation Safety Board recently released its factual report on a case our attorneys are handling involving a fatal plane crash that killed six people, including a 4-year-old girl.

Along with the Cleveland firm of Nurenburg Paris, we represent the family of two victims in a wrongful death claim.

The report states that the pilot, Gene Damschroder, 86, was warned not to drive in 2007 and 2008 by his eye doctor, since he suffered from age-related macular degeneration.

Mr. Damschroder also had been involved in four car accidents from 1998 to 2008, according to the report. In 2004, the report stated that he forgot to lower

his landing gear and landed the plane on its belly.


The Toledo Blade contacted Attorney Dale Emch for his thoughts on the National Transportation Safety Board report.

"I think the NTSB factual report makes it absolutely clear that Mr. Damschroder had no business driving a car, let alone flying a plane, particularly a plane full of people who were paying to support the Lions Club," Mr. Emch told the Blade. "I think it was really outrageous that he was flying around all of those people, all day long, let alone the young people on that plane that died that day, when he had been warned that he shouldn't be driving a car, both in 2007 and 2008, according to the NTSB report."

### Hey, Kids! Enter the First Annual Dear Santa Contest

Send us a copy of your Letter to Santa, and write to us what good deed you did during 2009.

Every entrant will receive a Boyk yo-yo, and the winner will receive the top item on their list, up to \$500. Send entries to Dear Santa, 405 Madison Ave., Suite 1200, Toledo, Ohio 43604 or email them to Anneke at [akurt@charlesboyk-law.com](mailto:akurt@charlesboyk-law.com)



### The Boyk Distinction

The attorneys and staff at our office try every day to exceed the Golden Rule of "Treat Others As You Would Like to Be Treated."

That is why we attempt to make contact every 10 to 14 days with our clients to find out how they are feeling, how their treatment is going, and to answer any questions.

Frequent calls to clients allow both the client and the attorney to be on the same page at all times, and let the client know that their case is being worked on. It also ensures that if there are any issues with treatment, they can be resolved earlier than later, before it's too late.

If you ever have a question in between our calls, please don't hesitate to contact us.

**A Note to Our Readers** Charles E. Boyk Law Offices, LLC has created this newsletter for our clients, friends, and colleagues to provide general and practical information. It is not intended for legal advice and should not be viewed as a solicitation. We hope you find this publication to be a helpful and valuable addition to your mail. However, if at any time you wish to be removed from our mailing list, or update your contact information, please contact Anneke at 1.800.637.8170 or via email at [akurt@charlesboyk-law.com](mailto:akurt@charlesboyk-law.com).