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**Ashley's Butterfinger Truffle**

Ingredients

- 1 chocolate cake mix
- 1 box instant chocolate pudding (4-serving size)
- 2/3 cup sweetened condensed milk
- 1 large container of Cool Whip
- 6 large Butterfinger candy bars, crushed

Directions

- Bake cake as directed, let cool and crumble into smaller pieces
- Make pudding according to package directions, then add in the sweetened condensed milk
- Crumble half of the cake in the bottom of a truffle bowl
- Layer half the pudding mixture on top
- Add a layer of Cool Whip
- Add a layer of crushed candy bars
- Repeat, ending with Cool Whip and candy



**Key Bank Chooses Charles E. Boyk Law Offices as Business of the Month**

If you visit the downtown Key Bank branch this month, you'll see something familiar— our office has been selected as their business of the month!

We're honored to have been chosen for this recognition and appreciate the gesture from the bank.

Visit the branch, located at 245 N. Superior Street, to check it out.

Thank you, Key Bank!



**Cases of Interest**  
our office is handling

**Motorcycle crash kills 40-year-old man.** The driver of the vehicle that struck him is suspected of being under the influence at the time of the crash. The victim was a father of three.

**Bicyclist struck by UPS truck suffers brain damage** and neck and upper back injuries. Attempts to rehabilitate cognitive skills such as slurred speech and memory loss have been unsuccessful. He may never regain his lost skills.

**Leaky freezer at Wal-Mart causes employee to slip and fall while working,** resulting in a shattered kneecap. She is rushed to the hospital where the knee cap is re-constructed in emergency surgery. She will never be able to kneel on the ground again. We are also pursuing a personal injury claim against the freezer company.

**Family of four involved in a hit-and-run suffer serious injuries and significant damage to their vehicle.** Complications to pre-existing medical conditions lead the father to require examination of his surgically placed fistula. His wife's heart required monitoring, and his children suffered injuries to their spines.



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Attorneys Chuck Boyk and Michael Bruno

**The Boyk Bulletin**

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*We Have Six Offices to Serve You*

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5301 Southwyck Blvd.  
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Toledo, Ohio 43614

Bowling Green

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

Swanton

10725 Airport Highway  
Swanton, Ohio 43558

Findlay

612 S. Main Street  
Suite 101  
Findlay, Ohio 45840

**Overcoming Adversity: Army Captain Robert Beat Fights Injury After Fighting for His Country**

When Rob Beat decided to enlist in the U.S. Army Reserves, he initially did it to help with tuition costs.

Now, 10 years and two deployments later, Captain Beat, a Toledo native, is recovering from a day that tested his courage in the face of adversity.

On October 6 of this year, Capt. Beat was wrapping up his deployment to Afghanistan when an event his mother describes as her "worst fear" happened.

While on the way to introduce his replacement to the district government Capt. Beat had been working with, the vehicle he was riding in was hit by an improvised explosive device (IED) that was buried in the ground.

The armored vehicle was rocketed straight into the air and came to a rest on ground.

"Thankfully, no one was killed," said Capt. Beat, although "the blast



Capt. Robert Beat

did cause some minor to semi-serious injuries to me and a few other guys."

Capt. Beat's left foot was broken in several places, while two others in the vehicle had serious (but non-life threatening) neck and back injuries. All are expected to make full recoveries.

After the explosion, Capt. Beat spent time being treated in Germany before returning to the United States. He is currently recovering at the Fort Knox Army Hospital and hopes to be back home in the Toledo area by Thanksgiving.

Attorney Chuck Boyk, who has known Capt. Beat's father for close to

40 years and has represented him for the past 20, said he's impressed by the soldier's bravery.

"It's great to see the people who fight for our country facing adversity like that with such courage," he said.

Capt. Beat credits his training with his ability to get through the difficult situation he found himself in.

"No one ever thinks they'll be the one to get hurt," he said. "But you always have to fall back on your training. And if you can't do what needs to be done because you're hurt, you have to motivate someone else to do it."

And despite everything he has been through lately, he says he'll always be ready to re-deploy and to serve his country.

"I would absolutely go back," said Capt. Beat. "There's always a new challenge, always a new obstacle to tackle. It definitely never gets boring."

### Local Business Spotlight

### Voces Latinas TV Star Tony Rios



¿Se habla español? If your answer is “No” or “Huh?,” then Tony Rios of Voces Latinas TV Magazine is your guy.

Ever since August of 1994, when the show began, Rios has been laboring to feature the diversity and lifestyle that he says makes the young American Latino experience unique.

“There wasn’t anything on TV dedicated to our local Hispanic and Latino community,” he said. “We have needs and services that needed to be addressed, and I wanted to do something.”

Voces Latinas, a weekly one-hour television show, is a two-time Philo T. Farnsworth Award winner that provides entertainment and useful information covering topics from the arts and business services to health and education issues.

Each segment is bookended by Latino music videos. The show is hosted by Tony Rios, Maryori Rios, Nikayla Rios and Marisol Ibarra.

Rios says the show is for U.S.

Latinos, by U.S. Latinos and provides a weekly dose of Sonidos (sounds), Estilo (style) and Cultura (culture).

“The show tells our stories from our perspective,” said Rios.



Tony Rios

“There are over 35 million Latinos and that means there are over 35 million stories to be told.”

Rios says the most rewarding part of his job is meeting the people who have these stories to share.

And as if reaching out to the Hispanic community on his own was not enough of a venture, Rios is also helping other businesses in the community do the same thing.

He says his company offers translation services, voiceovers for commercials, web design and many other services.

“We are an untapped market

here in Toledo and Northwest Ohio,” he said. He says if there is a business out there that would like to showcase to the Hispanic/Latino community his company is a one-stop shop.

“Tony is a longtime friend and client, and the work he does is truly impressive. He’s really a pro at reaching the largely untouched Hispanic market,” said attorney Chuck Boyk.

Voces Latinas airs every Thursday at 8 p.m. and Saturday at 7 p.m. on channel 69 on Buckeye CableSystem. It also airs on Fridays at 8 p.m. on DCTV in Defiance, Ohio and Fridays at 7 p.m. on Comcast Cable channel 900 in all of Michigan.

If you would like to contact Tony regarding his services, visit [www.voceslatinas.com](http://www.voceslatinas.com) or call (419) 318-0934.



Tre-Vaughn Moss poses with his new bike outside Wersell’s Bike & Ski Shop

### Local Student With Dream of Being a Lawyer Receives Final 2010 Bikes for Kids Gift

Tre-Vaughn Moss, a junior at St. Francis de Sales High School in Toledo, was recently awarded the final bike in the 2010 Bikes for Kids contest.

He was nominated by the school’s nurse, Kate Malone, who said in her nomination letter that he is “an outstanding young man” who was having difficulties getting to school and the community library to do homework, especially since Toledo Public

Schools no longer offers bussing services.

Upon finding out that in addition to being a 4.0 student, Tre-Vaughn also aspires to become an attorney, he was chosen to receive a new bike.

“I was so excited when I found out I won,” he said. “This makes transportation a non-issue for me.”

We are happy to have met Tre-Vaughn and look forward to con-

tinuing the contest next year.

**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 need to update your contact information, please contact Paige at 1.800.637.8170 or via email at [paten@charlesboyk-law.com](mailto:paten@charlesboyk-law.com).

### Think You Have Full Coverage? You Might Be Surprised

Everyone assumes they have full coverage when it comes to their auto insurance. However, there’s a good chance your insurance doesn’t cover you as well as you think it does.

Many people overlook uninsured (UM) and underinsured (UIM) motorist coverage when thinking about their auto insurance. This can be an extremely costly mistake, though; our office has seen too many cases where people do not receive the compensation they deserve because they did not have the right kinds of coverage.

Here is a prime example of why you need to carry high limits of uninsured motorist coverage:

- Our office represented a client

who was involved in a serious accident.

- The defendant’s insurance policy had lapsed due to non-payment.
- Our client had the minimum limit of uninsured motorist coverage— \$12, 500— on his insurance policy.
- Our client’s initial emergency room visit totaled \$180,000. However, since the at-fault driver had no insurance, our client’s insurance will only pay for up to \$12,500 of costs.
- After his accident, our client had to continue treating at a nursing home.
- Our client is a single father of two children. He is not able to care for his children while he

is treating, so they are being cared for by their grandparents.

- Even though our office is fighting to get his costs reduced, as he has accumulated other costs since his initial ER visit, he will be responsible for paying whatever his health insurance does not.

The bottom line, Attorney Chuck Boyk says, is that it is vital to take the necessary steps to make sure you and your family are protected.

“No matter what,” he said, “the only person who will look out for you is yourself.”

For more information about ensuring you have appropriate coverage or to be referred to a reputable, trustworthy insurance agent call our offices at (800) 637-8170.



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### Employee Spotlight

### Wade Thompson

Every office needs a go-to guy who can help with just about any task.

In the Charles E. Boyk Law Offices, that guy is Wade Thompson.

Wade has been lending his services to the firm since September of 2007. He is our court runner and also helps with the organization of closed files.

He also keeps up with day-to-day jobs like filing, copying and scanning— jobs attorney Chuck Boyk say keep the office running smoothly.

“Wade is always there to help with anything we need,” said

Chuck. “He’s always on top of his game and he is a very hard worker.”

Office manager Leslie Rombkowski, who also happens to be Wade’s aunt, agrees.

“He has a great attitude and helps fill in where needed, always with no complaints,” she said.

Wade says he likes his job because it allows him to experience a wide variety of responsibilities.

“It’s also nice that I get to be out more than a lot of other people’s jobs let them be,” he said.

In between work and taking classes at Owens Community



Wade Thompson

College in business management, Wade enjoys playing and watching sports (especially baseball and basketball), listening to music and spending time with his friends.