

The **BOYK** BULLETIN

CHARLES E. BOYK
LAW OFFICES, LLC

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BEYOND THE BORDER: BOYK LAW EXPANDS TO MICHIGAN



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1705 Woodland Dr. East, Suite 205, Saline, MI 43176

Since our firm began in 1983, we have always prioritized the client experience. That is why we opened our first office in downtown Toledo. While we've always been willing to make house calls, the centralized location was convenient for most of our clients at that time. But soon, the demand for our services grew beyond the metro-Toledo area. In 2000, we opened our first satellite office in Bowling Green to better serve our growing number of Wood County clients.

And from there on, as demand for our law services grew, so did our firm. In 2005, we opened an office in Findlay, and in 2010,

we expanded west to Swanton to better serve our Fulton County clients. We expanded even further west to the Indiana border in 2015, opening an office in Williams County.

However, it soon became clear that even more satellite offices in surrounding areas would be needed to meet the ever-rising demand.

By 2020, our firm had opened office locations in Fremont, Defiance, Lima, and Holland.

During this time, our firm also underwent an important merger with Bolotin Law. The merger brought with it an increased demand from Michiganders seeking our services. In the past, Michiganders seeking our law services had to come to our main office for meetings. Now we are changing that with a new office location in Saline, Michigan.

"The decision to expand into Michigan and open an office in the Ann Arbor area was a logical step for the firm," said Wes Merillat,

one of the firm's licensed Michigan attorneys and an Ann Arbor-Saline resident. "While we have formally started our venture into Michigan with a Saline office, we currently and proudly serve clients in all of Southeast Michigan."

As we continue to prioritize our clients, future growth plans potentially include opening offices in Monroe and Lenawee Counties.

While our firm offers virtual meetings—and we are always willing to make a house call—serving clients face-to-face, in the communities we grew up in, and we live in, is who we are.



Attorney Wes Merillat lives in Saline, Michigan and he's eager to serve the people of his community!

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FINDLAY

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LIMA

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SWANTON

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Swanton, OH 43558

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AUTO ACCIDENTS • MEDICAL MALPRACTICE
WORKERS' COMPENSATION • DOG BITES
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WHEN INSURANCE FALLS SHORT: UNDERSTANDING UNINSURED MOTORIST COVERAGE

Everyone knows that Ohio drivers are required to carry liability insurance, but the alarming truth is that terrible accidents are often caused by uninsured drivers.

For the people whose lives are forever changed by these crashes, it can make a terrible situation even worse: Medical bills start piling up, you have to take unpaid time off of work, and you face life-altering injuries with no insurance to cover any of them.

But there's something everyone can do to protect ourselves from this nightmare: **Make sure to have uninsured/underinsured (UM/UIM) coverage on your auto insurance policy.**

Uninsured motorist coverage provides a safety cushion for people who are injured in auto accidents caused by negligent drivers who were out on the roads without any liability insurance. And it often costs only a few dollars a month. Here are two examples of our clients whose situations were turned around thanks to uninsured motorist insurance.

Hit and Run Victim Wins Big

A few years ago, a gentleman contacted our office after a catastrophic accident caused by an intoxicated, uninsured driver. The driver fled the scene, leaving our client bleeding on the side of the road.

Our client suffered a broken hip and a severely fractured femur, both of which required surgical care. He spent three weeks in inpatient rehabilitation before months of physical therapy that kept a previously active man in his early twenties off work for more than six months.

With no liability insurance, our client could have been looking at financial and personal catastrophes. Because he carried UM coverage, our office was able to secure a six-figure recovery for our client from his insurance!

Underinsured Motorist Insurance Covers Insurance Gap

Another common scenario we encounter is when a client is seriously injured by someone whose insurance policy limits do not cover the total damages caused by an accident.

Underinsured motorist coverage bridges the gap between the low policy limits and the total cost of the injuries and damages

Did You Know? 22% of Ohio Drivers are Uninsured

Source: Insurance Information Institute, 2015

caused. This was especially critical for our client who sustained numerous fractures and a serious head injury after being struck on the roadway by a distracted driver.

Although the at-fault driver did have insurance coverage, it was nowhere near enough to cover the extent of our client's injuries. However, by discovering and pursuing an underinsured motorist coverage policy, we were able to triple our client's recovery and secure a settlement well into six figures.

None of us can control what others do, either on the roads or in buying insurance. But by making sure our auto policies have UM/UIM coverage, we take an important step toward protecting ourselves from the negligence and lawlessness of others. If you wonder whether you're protected by uninsured and underinsured motorist coverage, contact our office for a free review of your auto insurance policy.



U N I N S U R E D

RECIPE:

Desmond's All-Time Favorite Cookie: Monster Cookies

Boyk Law Marketing Director Desmond says he vividly remembers the first time he had a Monster Cookie. On a frosty winter day 17 years ago, he visited a friend's home just as the first batch of monster cookies came out of the oven. The host handed him a warm cookie, fragrant with peanut butter, chocolate, and oats, slid a cup of coffee across the counter, and a life-long love affair was born ... with the cookies. He said he doesn't talk to those friends anymore, but the cookies remain close to his heart (and stomach).

This flourless cookie recipe is easy, forgiving, and it doubles easily. If there are any left, share them with friends or pop them in the freezer.

Prep: 15 minutes | Cook: 20 minutes
Yield: 24 cookies

INGREDIENTS:

- 1 cup sugar
- 1 cup packed light brown sugar
- 1/2 cup (1 stick) unsalted butter, at room temperature
- 3 large eggs
- 1 1/2 cups peanut butter (smooth or chunky)
- 1 Tablespoon vanilla extract
- 2 teaspoons baking soda
- 1/2 teaspoon salt



Recipe credit: www.justataste.com

- 4 1/2 cups oats (Old Fashioned or Quick)
- 1 cup M&Ms
- 1 cup chocolate chips

INSTRUCTIONS:

1. Preheat the oven to 350°F. Line two baking sheets with parchment paper.
2. In the bowl of a stand mixer fitted with the paddle attachment, cream together the sugar, brown sugar, and butter until light and fluffy.
3. Beat in the eggs, one at a time, and then beat in the peanut butter, vanilla, baking soda, and salt until well combined.
4. Add the oats and mix until combined, then

add the M&Ms and chocolate chips.

5. Scoop 2-to 3-tablespoon mounds of the dough onto the prepared baking sheets, spacing the mounds at least 2 inches apart.
6. Bake the cookies for 12-15 minutes then remove them from the oven and allow them to cool for 5 minutes on the baking sheets before transferring them to a rack to cool completely. (See Note.)

NOTE: The best way to guarantee your cookies are chewy and not too crispy is to underbake them slightly then remove them from the oven and allow them to cool for 5 to 10 minutes on the baking sheets.

CASES OF INTEREST: MARCH 2021

AT-FAULT DRIVER CROSSES LEFT OF CENTER, SMASHING INTO OUR CLIENT'S VEHICLE HEAD-ON

Our client was traveling northbound on Jerome Road in Monclova Township, Ohio when another driver came around the bend, traveling at a speed in excess of 40 mph. The driver crossed left of center and hit our client head-on. As a result of the collision, our client's right tibia and fibula were broken, and he was taken into emergency surgery. He then underwent an additional procedure requiring a skin graft on his right leg. After he was released from the hospital, he required intensive at-home physical therapy. Our client, worked as a material manager for thirty-one years and is now unable to work. Our office is pursuing a personal injury claim on his behalf.

PATIENT DIES ON THE OPERATING TABLE DUE TO MEDICAL MALPRACTICE

Our client's husband underwent a Watchman Implant (heart) procedure, which was supposed to be a minimally invasive procedure with little to no downtime and a speedy recovery process. While the procedure was being performed, a mistake occurred which caused the patient to bleed uncontrollably. While our client's husband bled to death, eleven specialists attempted to revive him, with efforts lasting well over an hour. The medical team couldn't control the bleeding, and the patient was pronounced dead on the surgery table. We are investigating a medical malpractice claim on behalf of her husband's estate.

EMPLOYEE LOSES FINGER ON THE JOB

While on the job as a plumber at a construction site, our client's right index finger was crushed when a forklift driver negligently dropped the bucket on his hand. Our client was rushed to the hospital where emergency surgery to save his finger was attempted. The surgery was unsuccessful and the finger was amputated. Our client is now working at a lesser job paying job because of permanent restrictions. This matter was initially processed under a Worker's Compensation claim. Our office is now investigating a personal injury claim.





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Open it! Read it! Share it!

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Bayer Proposes Settling "Future" Roundup Cancer Claims for \$2 Billion



To continue to contain its liability over claims that Roundup weedkiller causes cancer, Bayer has proposed creating a \$2 billion compensation program to pay damages to farmers and gardeners who developed non-Hodgkin lymphoma after using Roundup. The new proposal, which has been submitted for approval to the U.S. District in Northern

California, would apply to claims filed in the next four years.

The German company has been battling litigation over Roundup's safety since acquiring Monsanto Co., the weedkiller's manufacturer, in 2018. After three separate California juries found in favor of plaintiffs who developed non-Hodgkin's after using Roundup last June, Bayer agreed to pay up to \$9.6 billion to settle existing Roundup cases.

Since taking over Monsanto, Bayer announced plans to invest \$5.6 billion over the next decade in developing new weedkillers. However, in the meantime, it also continues to sell Roundup. Our firm continues to review and investigate cases where Roundup users later developed NHL. **We are accepting new Roundup clients. Call us today for a free case review! 419-241-1395**

Employee Spotlight: Meet Kelly!



*Kelly Pawloski, Worker's
Compensation Legal Assistant*

Kelly Pawloski joined Boyk Law as a Worker's Compensation Legal Assistant in February of 2019. Having worked for 18 years as a workers' compensation adjuster before starting with Boyk, Kelly brings a deep body of knowledge and a unique perspective to the firm.

Here are a few fun facts about Kelly!

Kelly grew up in Oregon, Ohio, and now lives in West Toledo with her husband and daughter. She is a dedicated dog lover and currently is the proud mama of two miniature Schnauzers, Piper and Percy. Piper (pictured) comes to work almost every day! In her spare time, Kelly enjoys spending time outdoors and often camps with her extended family near Wapakoneta, Ohio.

We so appreciate Kelly's expertise and tenacious dedication to our clients!

New address or phone number? Help us stay current by letting us know! Call Desmond Strooh at (419) 241-1395 or e-mail him at marketing@charlesboyk-law.com