



Everyone Needs a Will

Wills are not only for the rich. A will can protect everyone's interests by instructing survivors and the courts how a decedent wants property distributed.

Even middle-income earners may have property worth much more than they think. Investments made 10 years ago or property purchased 30 years ago may have significantly increased in value.

Here is an estate situation in which an average person could have insured that her property had been distributed to the inheritor she promised it to. A male companion took care of his domestic partner who was in failing health for ten years before she passed away. The deceased owned her home and had a small savings account, but she had never made a will. Although she promised her companion her property, her estate went either to family members or to the state, leaving the loyal and hardworking companion out in the cold with nowhere to live and little money to support himself.

Contact our office for information on wills at 718-461-6633 or 718-321-8636

YOUR RIGHTS

You need to know your rights. **Mallilo & Grossman** is a law firm you can trust and rely upon to handle your individual case with knowledgeable representation. We litigate and are experienced in trying cases such as:

Personal Injury

- Automobile Accidents
- Construction Site Accidents
- Dog-Bite Cases
- Pedestrian Accidents
- Bus/Train Accidents
- Wrongful Death
- Premises Liability
- Lead-Paint Cases
- Nursing Home Negligence

Criminal Cases

- Misdemeanors
- Felonies
- DWI
- Other Traffic Violations

Real Estate

- Closings & Refinance

Trusts and Estates

- Estate Planning
- Drafting of Wills and Trusts
- Living Wills
- Health-care Proxies
- Probate

Family Law

- Matrimonial (Divorce)
- All Family Court Matters

Medical Malpractice

Social Security Disability

Labor Law

Police and City Misconduct

Civil Cases

- Including Discrimination and Sexual Harassment Cases



LAW OFFICES OF MALLILO & GROSSMAN

Visit us at www.malliloandgrossman.com



There is no better time than the Holidays to express our appreciation for your business and friendship. May all the joys of the season be yours



WINTER 2009/10

LOCATIONS

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REFERRALS

We want you to think of us as your law firm. If you have legal matters that need attention, please let us know. If we cannot handle the matter, we will refer you to a competent firm that can. Please feel free to refer us to your family, friends and neighbors for their legal needs. We welcome the opportunity to help
CALL US. YOU'RE GOING TO FEEL A WHOLE LOT BETTER ABOUT THINGS.



RECENT VERDICTS & SETTLEMENTS

\$2,200,000.00 verdict for a man who was injured while working on a roadway and suffered a leg injury which prevented him from returning to work.

\$1,725,000.00 settlement for a man who slipped and fell in a staircase and had back surgery.

\$1,150,000.00 settlement for a man who slipped and fell on an uneven sidewalk and sustained a back injury.

\$835,000.00 verdict for a woman who sustained back injuries in a nursing home.

\$500,000.00 verdict for a man who suffered a back injury in an automobile accident which required surgery.

\$351,000.00 settlement for woman who slipped and fell in a hole and

suffered a fracture to her ankle and toe.

\$295,000.00 settlement for a woman who slipped and fell on raised sidewalk and suffered a fracture to her pubic bone.

\$250,000.00 settlement for an infant who was bitten by a dog and suffered a facial injury.

\$225,000.00 settlement for a driver of a motor vehicle who sustained an injury to his shoulder and knee which required surgery.

\$190,000.00 verdict for a passenger in a motor vehicle who sustained an injury to her knee which required surgery.

\$187,000.00 settlement for a client who was mistreated by a health care worker and suffered a fractured leg.

Fair Credit Collection

The Federal Trade Commission enforces the Fair Debt Collection Act, which protects us all from unfair practices. Did you know that debt collectors, in their zeal to obtain payment, may not . . .

- Threaten you in any way?
- Falsify information about you to anyone, including credit-card issuers?
- Mail or hand deliver you an official looking court or government document?
- Make up a false company name to try to talk to you?
- Threaten to seize your property?
- Send you a debt-collection postcard?
- Charge you interest fees on top of any amount you owe?
- Apply your payment to vendors other than ones you identify and select?

A consumer-rights attorney can represent victims of unfair debt-collection practices. In egregious cases, victims may obtain compensation for statutory damages and emotional distress



DIRECTORY

In order to expedite your calls and minimize your wait and transfers, we are providing you with this handy directory. Please keep it for future reference:

- Jean Brumgnach** Ext. 142 (Hi/Low Arb, UM Arb, Mediations)
- Ann Marie Losito** Ext. 129 (Calendar & EBT)
- Mimi Andino** Ext. 150 (IME's No Fault)
- Russ Gordon** Ext. 121 (Medical Reports)
- Christopher LaRaue** Ext. 159 (Paralegal)
- Alfie Gonzalez** Ext. 163 (Releases)
- Vanessa Martinez** Ext. 123 (IME's No Fault)
- Pamela Gioeli** Ext. 149 (Paralegal)

PREVENT IDENTITY THEFT



Between 9 and 18 percent of all identity theft victims take

four or more years to discover they have been victimized

Here are 7 simple suggestions to deter theft of your identity by wrongdoers

1. When paying credit card accounts by check, write only the last four digits of your account number, not the entire number.
2. Shred all bank and credit statements.
3. Shred all credit card offers.
4. Photocopy both sides of your driver's license and credit cards to have all account numbers, expiration dates and phone numbers if your wallet or purse is stolen. File away for safe keeping.
5. Mail all bill payments at the post office.
6. Don't carry your Social Security card with you, and never write your number on a check.
7. Review your credit card report from each of the three major credit reporting agencies annually.

Why You Should Apply for Social Security Disability Insurance (SSDI) Benefits

Regular Monthly Income: SSDI is a regular monthly payment that supplements any current disability benefits you receive and also provides annual cost-of-living increases. A portion of these benefits may be tax free.

Medicare Benefits: Regardless of age, 24 months after your date of entitlement to SSDI benefits, you are eligible for Medicare benefits, which includes Part A (hospital benefits) and Part B (medical benefits). A variety of Medicare Advantage plans also are available to you.

Prescription Drug Coverage: Once you're entitled to Medicare, you also are eligible for Medicare Part D, the prescription drug plan.

COBRA Extension: If you receive SSDI benefits, the length of your COBRA benefits may be extended an additional 11 months.

Long-Term Disability (LTD) Benefits: If you have private long-term disability insurance, your provider most likely will require you to seek SSDI. Complying with this requirement could help protect your ability to receive LTD income.

Protected Retirement Benefits: When you reach retirement age, SSDI ends and you transition to Social Security retirement benefits. SSDI entitlement "freezes" your Social Security earnings record during your period of disability. Because those years will not be counted when computing future benefits, your Social Security retirement benefits may be higher.

Dependent Benefits: If you receive SSDI benefits and you have a dependent under age 18, he or she also may be eligible for benefits.

Return-to-Work Incentives: Social Security will provide you opportunities to return to work while still paying you disability benefits.

Mallilo & Grossman has a

**97%
Success Rate**

**98%
Satisfaction Rate**

Premises Liability

When a person is injured because of another's negligence, an attorney familiar with premises liability accidents can counsel. Victims can obtain compensations for medical bills, lost wages, pain and suffering, and other damages.

An experienced personal injury lawyer can assess the incident, communicate with property owners, negotiate with insurers, locate witness



A FAULTY DECK GUARDRAIL

A man and a woman were enjoying a party on a neighbor's deck. When they leaned against a wooden guardrail, it pulled away from the frame and the couple fell four stories to the ground. The woman suffered severe spine, pelvis, shoulder and rib fractures, as well as a concussion and a right lung bruising. Her date fractured his left shin and shoulder blade and now suffers from posttraumatic stress disorder. The couple sued the building's owners, alleging they accepted shoddy deck construction in violation of the city building code. The parties settled prior to trial.

FDA Mandates Pain-Drug Warnings



The Food and Drug Administration (FDA) has increased consumer protection by requiring expanded warnings for many over-the-counter pain relievers and fever reducers.

Now drug makers must:

- Place clear warnings on containers and outside packaging.
- Prominently identify key active ingredients on containers and outside packaging.
- Caution that nonsteroidal anti-inflammatory drugs (NSAIDs) may cause stomach bleeding, which will worsen with use of alcohol, by taking the drugs for longer than directed, or by taking several different NSAID brand medications simultaneously.
- Warn that acetaminophen can cause serious liver damage.
- Advise users who take blood-thinning medications or steroids to consult physicians about acetaminophen use, since it may increase stomach bleeding risk.

Patients can become aware of risk by surfing to the FDA's pain-medication online guide:

www.fda.gov/cder/drug/analgesics/default.thm

Top-Ten Worst U.S. Insurers

Insurance industry uses "Deny, Delay, Defend" strategies and puts profits over policyholders

Following the comprehensive investigation involving thousands of insurance company legal documents and financial filings, the American Association for Justice (AAJ) ranked the top-ten worst American insurance companies for consumers.

The Ten Worst Insurance Companies in America: How They Raise Premiums, Deny Claims and Refuse Insurance to Those Who Need It Most outlines highly aggressive tactics these companies use against consumers to increase profits.

Allstate tops the "worst" list.

AAJ CEO Jon Haber said "While Allstate publicly touts its 'good hands' approach, it has instead employed a hidden 'boxing gloves' strategy against its policyholders. Allstate ducks, bobs and weaves to avoid paying claims to increase its profits."

According to AAJ's study, Allstate set new benchmarks for insurance company greed. In the 1990s, the insurer contracted with consulting leviathan McKinsey & Co. to design tactics to systematically force consumers to accept lowball settlement offers or face its "boxing gloves" an aggressive strategy designed to deny claims at any cost.

While Allstate ranked worst, the report also revealed a clear-cut pattern of misconduct among all ten ranked industry insurers that regularly deny paying fair and just claims, use hard-line tactics against policyholders, compensate corporate executives with extravagant salaries, and boost customer premiums while amassing excessive profits.

Top-Ten worst U.S. Insurers

The AAJ study identified the worst companies in rank order:

- | | | |
|-------------|---------------|--------------------|
| 1. Allstate | 4. State Farm | 8. UnitedHealth |
| 2. Unum | 5. Conesco | 9. Torchmark |
| 3. AIG | 6. WellPoint | 10. Liberty Mutual |
| | 7. Farmers | |

To read the full AAJ report and learn how you can hold the insurance industry more accountable go to <http://justice.org/docs/TenWorstInsuranceCompanies.pdf>