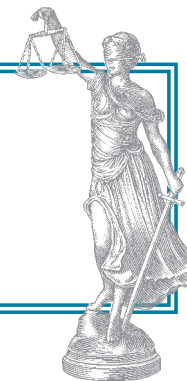




**SCHULER & HALVORSON**  
A PROFESSIONAL ASSOCIATION  
ATTORNEYS AT LAW



WINTER 2003/04



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**Handling Cases Involving  
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**TAKING TIME TO SAY THANKS**

I received the dreaded news at a partner's meeting. It was my turn to write the article for our newsletter. I cannot believe it is my turn already; it seems like I just did one yesterday. As it turns out, the last article authored by me was one year ago. Where has the time gone since I wrote about a \$20 million verdict? I do not have time to write another article. I have two trials coming up soon, and I am overwhelmed with work. In addition, this is the holiday season—I am supposed to be relaxing at holiday parties and enjoying myself as another year ends. I do not have time to write an article. Besides, which case should I write about, what topic should I discuss? I am too busy! I have no time!

It was at this point of my self-pity that I received a Thanksgiving card from a company our firm does business with. The card said "At this time of Thanksgiving celebration, our thoughts turn gratefully to you with warm appreciation." I could not believe it, someone took the time to say thanks—a simple gesture, but one that we should remember.

Even though I am too busy and my schedule is too full, hopefully, I will always have the time to say thanks. With that goal in mind, let me end 2003 and start 2004 by extending "warm appreciation" (aka "thanks") to those who have helped make this firm successful.

First, let me thank Richard Schuler for being my law partner. Dick started this firm in 1978, and we have been together since 1979. Dick and I are proud of being together for 25 years and look forward to serving clients for many years to come. Dick is not only a great lawyer, he is also a person whom I can trust implicitly, and I am honored to call him a friend. Now if I could only get him to work!

Second, let me thank the staff at Schuler & Halvorson. We are truly blessed to have such

wonderful employees. Though I am thankful for everyone who works here, there are two who deserve special recognition: Ann Holt and Judy Spano. Ann has tolerated me for nearly 17 years. Judy has worked with Dick for over 20 years. Maybe someday we will give them a raise, but for now, they can have my "thanks" from the bottom of my heart. (Yes, lawyers do have hearts).

Third, I want to thank all those who have referred business to us. We are truly thankful for the expression of confidence by telling others about us or this firm. We are thrilled that fellow attorneys and past clients have enough faith in us to recommend others to us for legal representation.

Fourth, I want to thank all the past and present clients who are reading this article. I want to thank you for giving us the privilege of representing you. Obviously, without our wonderful clients, we would be nothing. I and this firm want each and every client to know how appreciative we are of having had the opportunity of trying to help you in your time of need. Our motto has been "No one deserves to have insult added to injury," and I and this firm will try even harder in 2004 to pursue swift justice on your behalf.

Finally, and most importantly, I need to thank my wife of 27 years. She always tells me she "made me the lawyer I am." I am still trying to figure out if that means she is responsible for my skills or weight gain, but in either case, I am thankful for her being by my side.

It is time for my next appointment. I must return to preparing for trial. The rat race begins anew. But I hope that even when my mind is overworked and my body fatigued, my heart will let me take the time to say "thanks."

Wishing you the best for the holiday season, and here's to a great 2004!

*Steven W. Halvorson*

***We believe no one deserves to have insult added to injury.***

# America's nursing CRISIS

The nation has too few nurses. Hospitals are actively recruiting overseas and offering substantial employment bonuses to those nurses who come to work for them.

Because of this nursing-care shortage, many health-care professionals fear that the quality of care is suffering. According to *USA Today*, 32 percent of Americans fear for their safety in U.S. hospitals because too few nurses are assigned to care for too many patients in general and specialty units.

Some hospitals are closing critical-care beds because there are not enough nurses to provide attention, and many parents fear babies and children are at risk at understaffed health centers. Some nurses who are admitted to hospitals for their own health-care needs actually hire their own private nurses so that they receive medications, therapies, and other attention correctly and at the right time.

## One nursing incident

After a child suffered brain damage and quadriplegia requiring 24-hour care, his parents filed suit against the hospital. A jury's verdict provided an award to the child because jurors were convinced that nurses failed to monitor the mother's progress in a timely fashion and report fetal distress to the attending physician.



## STOP CHECK FRAUD

You can shield yourself against check fraud by taking some simple steps.

- **Use initials** instead of your first and middle names when you order checks from your bank. Check thieves will be less confident about endorsing them.
- **Shred** credit-card and other receipts that go in the trash.
- **Write only the last four numbers** of your account on any check to pay your credit-card bill. No one can copy your account number.
- **Seal** checks in security mailer envelopes.
- **Review cancelled checks and statements** during reconciliation to look for alterations or inappropriate transactions.
- **Protect deposit slips** since thieves can make bad-check deposits and take cash back.
- **Patronize** retailers that use fingerprints or electronic check-fraud software systems.



- **Report check fraud** to financial institutions and law enforcement immediately.
- **Obtain victim assistance or legal counsel** if fraud leads to emotional problems or serious financial loss.

## Brokerage firm "Full disclosure"

In 2002, investment brokerage giant Merrill Lynch paid \$100 million to the State of New York to settle a case alleging that it had defrauded its retail brokerage customers. New York showed that while the firm's analysts were recommending misleading "buy" recommendations to its retail customers, the same analysts were sneering at these investments in internal e-mails and other communications.

What's the lesson from this for the average retail investment customer?

- Consider investment decisions very carefully. Do the proper amount of homework to verify analyst recommendations.
- Understand that some brokerages make more money through stock-and-bond underwriting than through stock sales to retail customers. As a result, some analyst recommendations may be tools to gain highly profitable investment-banking business.
- Be aware of consumers' rights. Investment firms and brokers have "a duty of due care" to disclose *all* material facts about investment recommendations and to never lie to customers.
- Understand that federal laws and recent decisions have diminished investors' rights to recover.

## Municipal bond recommendation

Even big investors who do their homework can fall for investment misrepresentations. When municipal bonds defaulted, several mutual fund companies that invested millions in apartment building renovations sued a stock brokerage firm, charging that the brokers intentionally misstated the occupancy levels and conditions of the buildings. A jury awarded significant compensation for damages as well as prejudgment interest costs and fees.

## Profiles in

# FAMILY BRAVERY

One reason why defective products seem to go undetected for a long time is that victims often settle prior to trial and, as part of the settlement, agree never to talk about the products' deficiencies.

A family that lost its young son in a vacation accident deserves special mention for its bravery in sharing information about a defective elevator. The inn where the family stayed had an old, two-story elevator with an outer door and inner folding gate separated by a seven-and-a-half-inch gap. The family's son was crushed to death after being trapped in the gap.

When the family planned to sue the inn and the elevator manufacturer for their loss, they learned from their lawyer's investigation that several other children had died in similar elevators. Motivated by the loss of their son, they promised to do all they could to prevent other children from being hurt or killed as a result of dangerous elevators.

The case was resolved, but only after the parents insisted that they would not settle until the elevator company agreed not only to make the necessary technical changes to protect riders, but also to publicize the hazard so other children would not be harmed in elevators.



# DUI Q & A

A conviction for driving under the influence of Alcohol, a controlled substance, or a prescribed or over-the-counter medication is serious.

**Q: What are some possible outcomes of DUI?**

**A:** Drivers can lose their driver's licenses, have difficulty obtaining auto insurance, or even lose their vehicles to impoundment, among others.

**Q: What's the difference between suspension and revocation of a driver's license?**

**A:** A judge can order a *temporary* DUI suspension for 90 days or six months. Judges can also revoke driver's licenses indefinitely in serious cases or repeat-offender incidents.

**Q: What happens to drivers who get caught driving while their license is suspended or revoked?**

**A:** Judges can send them to jail, exact large fines, or sentence them to significant community service for this very serious offense.

**Q: What help can a lawyer provide for DUI offenses?**

**A:** The best counsel is to never commit DUI. Lawyers can investigate matters helpful in preparing a defense to obtain alternate punishment, minimize an outcome, or obtain a dismissal.

## Mandatory arbitration

More and more businesses are adding mandatory arbitration clauses to the fine print of documents they require consumers and employees to sign. They claim that avoiding going to court saves everyone time and money.

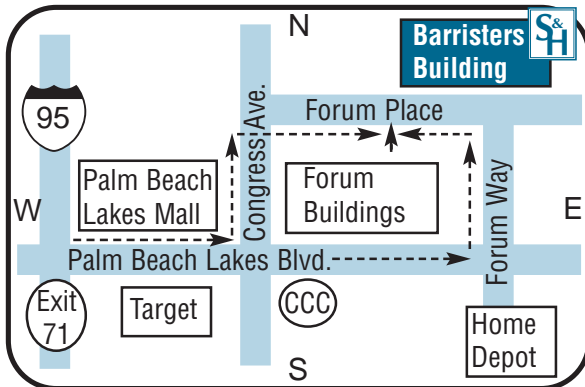
In reality, mandatory arbitration bypasses everyone's rights to seek remedies through the courts, which leaves consumers and employees not only unprotected against wrongdoing, but also offers little recourse in disagreements. What's wrong with them? They can be dreadfully unfair and are not bound by state or

federal laws. Further, although corporations pay costs to industry-insider arbitrators, consumers may have to pay thousands in legal fees and are restricted on the evidence they can bring to arbitration.

### Service contract

An appeals court invalidated a binding arbitration agreement that a long-distance telephone-service provider required its subscribers to sign. The court said the "take-it-or-leave-it" service contract was "unconscionable" because it did not give consumers a meaningful choice to negotiate, modify, or waive fees or terms and conditions.





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## After an accident

In their attempts to minimize fair payments for bodily injury as well as vehicle damage, auto adjusters use several estimating techniques. Our law firm can protect clients from property damage underestimates by being aware of these practices and sending our own investigators and adjusters to verify insurance employees' claims when necessary.

**Low damage estimate**—When there is little collision damage, adjusters question how drivers or passengers could sustain serious bodily injury.

**Total-loss payout**—They will estimate the totaled car's cash value at only \$950 to report the accident as a "minimal-impact incident," even though the actual collision-damage repairs and medical injuries may be many times that amount.

**Phantom used parts**—If owners plan to do their own repairs, adjusters reduce estimates by using lowballed parts costs from company-favored salvage yards.

**Phantom car repairs**—Some adjusters will establish damaged autos' costs by comparing them to allegedly equivalent cars that really don't exist.

**Totaled-car repairs**—Insurers may repair an obviously worthless car by compromising safety with substandard repair.

## A jury speaks out

A Kentucky appellate court upheld a lower court jury's awarding of compensatory and punitive damages to a plaintiff when her attorney demonstrated that her insurer promised full coverage in advertising—while simultaneously training its adjusters to seize upon fears or financial issues to reach a favorable settlement for the company.

**Seek legal counsel if you feel adjusters are not acting in your best interests.**



## Have a safe holiday

Your family will greatly enjoy the upcoming holidays if you spend a little time thinking about making your home safe and secure, particularly for your young children.

- Fix your holiday tree to walls or windows so that it can't tip over. Check that combustibles are far from fireplaces and heaters.
- String no more than three strands of cooler-operating miniature tree lights together. Slide cords aside to avoid trips and falls.
- Replace breakable and sharp ornaments with safer items. Avoid using tinsel strands, which can choke children. Replace metal ornament hooks with safer string loops.
- Always be mindful of burning candles.
- Store an approved, inspected fire extinguisher in a handy place.
- Replace batteries in smoke and carbon-monoxide detectors.
- Make at least one family gift a home-safety item, such as a first-aid kit or second-floor escape ladder.