

YOU & the LAW



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Lawyers play key role in America's justice system

Even before *Perry Mason* became a television favorite in millions of homes in the 1950s, Americans were fascinated with lawyers and the work they do. The popularity of the long-running *Perry Mason* series only moved the public's interest in the law to a more modern and bigger stage.

Despite all the attention given to the legal profession in the media, many people still only have a vague idea of what lawyers do. Becoming a lawyer usually requires an undergraduate degree from a four-year university followed by three years of law school.

Some lawyers go on to earn more advanced degrees, and practically all continue learning throughout their careers in continuing legal education courses. Following law school, graduates must pass what is commonly referred to as a "bar exam" — a lengthy test or series of tests — before being licensed to practice.

Some lawyers focus their practices on specific areas of the law while others maintain more general legal practices that assist clients with a wide range of issues. Some of the most common reasons for consulting with a lawyer include criminal matters, real estate transactions, accidents, wills, divorce, bankruptcy or a dispute with a company or a person.

Because victims of wrecks frequently have difficulty obtaining a fair settle-



ment from the responsible party or his insurer, these individuals often seek the help of attorneys. In the United States there are more than 6 million vehicle crashes each year, resulting in more than 42,000 people killed, almost 3 million injured and an estimated \$164 billion in costs. Even if no injury or death results from a crash, costs can run into the tens of thousands of dollars due to damage to vehicles or other property.

Some lawyers concentrate significant portions of their practices on representing clients who suffer some type of injury or economic loss through the fault of others. This could be the result of a wreck, a work-related incident, a fall in a store or other business, or a significant financial loss at the hands of a swindler or

shady business. These attorneys are sometimes referred to as "trial lawyers," "plaintiffs' lawyers," "personal injury lawyers," "injury lawyers," "accident attorneys" and similar names.

Attorneys who represent such victims usually do not charge hourly fees for those services. Instead they work under a contingency fee agreement, meaning they are paid a percentage of the court award or monetary settlement. If a case ends with no award or settlement, then the lawyer gets no compensation for his or her work.

Lawyers who devote their practices to representing plaintiffs often perform other legal services. They may handle these other matters themselves, with the help of another attorney at their firm or by working with a lawyer at another law firm. Lawyers are usually compensated on an hourly fee basis for services like wills, divorces, bankruptcy, etc.

There are a number of sources for finding an experienced lawyer to represent you. Of course, it's wise to use an attorney with whom you have already worked and were satisfied or one recommended by someone you trust. Some state and local bar associations maintain referral services to help locate an attorney with certain types of experience.



How you dispose of old drugs is important

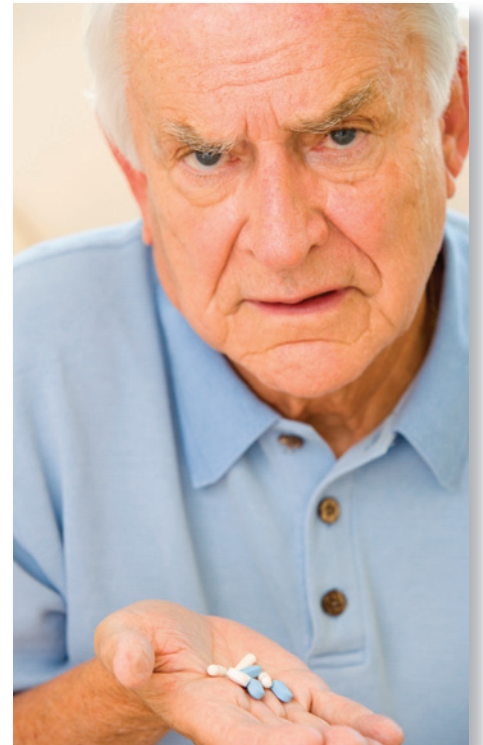
If you are a typical American, it's not uncommon to find one, two or even more bottles of expired or no longer needed medicine in your bathroom cabinet. The Federal Drug Administration wants you to get rid of those drugs safely, but in most cases flushing them down the toilet is not the best option.

Most prescription and over-the-counter medicines have an expiration date on the label. Some of the medicines lose their effectiveness as they get old and some may even be dangerous to take beyond their expiration dates. Keeping lots of old medicines around the house also

increases the chances that a curious child might take them, thinking they are candy or something similar.

The FDA recommends regularly disposing of your unwanted medicines. Contact your local household trash and recycling service to see if there is a medicine take-back program in your community and to learn about any special rules regarding which medicines can be taken back. You can also ask your pharmacist if he or she knows of medicine disposal programs in your area.

If no take-back program is available, the FDA recommends mixing your



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“You can also ask your pharmacist if he or she knows of medicine disposal programs in your area.”

old medicines with an unpalatable substance such as kitty litter or used coffee grounds, then sealing it in something like a plastic bag. You can throw the sealed container in your household trash.

There are less than 30 drugs that the FDA recommends you dispose of by flushing down the toilet or drain. This small group of drugs may be especially harmful and, in some cases, fatal if used by someone other than the person for whom they were prescribed.

Most of these medicines will come with specific disposal instructions that indicate they can be flushed down a toilet or sink when no longer needed or expired. A list of medicines for which disposal by flushing is recommended can be found at the FDA's website: www.fda.gov.

Avoid being a victim of check fraud

Just about every American family has a checking account, giving thieves many potential opportunities to enrich themselves through check fraud. The American Bankers Association estimated industry check-related losses amounted to over \$1 billion in 2008. The association reports that eight in 10 banks reported having check fraud losses.

The Federal Reserve Board and others recommend a number of steps consumers can take to protect their checking accounts.

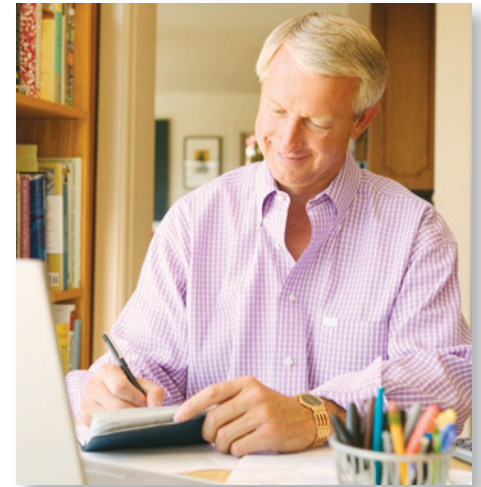
Protect your account number. Give out your account information for transactions only if you are familiar with the company with which you are dealing. In the case of a business with which you have not previously

dealt, give out account information only if you initiated the transactions. Using your account number, a criminal can create what is known as a “demand draft” or a “remotely created check,” or try to make an electronic transfer.

Review your monthly statement. Make sure all the checks, debits, automatic payments and other withdrawals are legitimate. If you see a transaction you didn’t authorize, notify your bank immediately.

Report missing checks or checkbook immediately. The sooner you report a missing check or checkbook, the sooner your bank can help you. Instead of making off with an entire checkbook, thieves have been known to tear out a few checks from the

back of a checkbook so the owner doesn’t immediately notice they are missing. Notify your bank immediately of this and any other problems.



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Upgraded agency is big leap forward for consumer safety

Thanks to Congress’ passage of the Consumer Product Safety Improvement Act in 2008, consumers have a direct hand in helping make products safer and a user-friendly way to find out about potentially dangerous products even before they are recalled.

Earlier this year, the U.S. Consumer Product Safety Commission inaugurated its www.SaferProducts.gov database, which empowers consumers to submit reports of harm or risks of harm, and to search for safety information on products they own or may be thinking of purchasing. The user-friendly website is helping CPSC identify product hazards quicker and provide consumers with safety information on products commonly used in and around their homes.

“I believe that an informed consumer is an empowered consumer,” said Inez Tenenbaum, CPSC chairman, when announcing

the database earlier this year. “The ability of parents and consumers to search this database for incidents involving a product they already own or are thinking of purchasing will enable them to make independent decisions aimed at keeping their family safe.”

Consumers can file reports about products with safety problems by



going to www.SaferProducts.gov and filling in an electronic form. The process takes five to 10 minutes. People filing reports are encouraged to include as many details as possible. Product manufacturers and others that are identified in a report may submit comments to be displayed in the database along with a consumer’s report. The public can search the database and review reports about 15 business days after a report is submitted to the CPSC.

The CPSC is an independent federal regulatory agency formed in 1972 and charged with protecting the public from unreasonable risks of injury or death from thousands of types of consumer products under the agency’s jurisdiction. Over the past three decades, the CPSC’s work has played a role in reducing the rate of death and injuries associated with consumer products by 30 percent.

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Who's watching you through your smartphone?

With their cameras, video recorders, music, GPS and hundreds of other applications, smartphones have become wildly popular in the United States, especially among younger consumers. However, many smartphone owners are unaware that their phones and the apps they install on them could make them vulnerable to thieves, stalkers and other criminal activities.

A study released by the U.S. Department of Justice in 2009 found that 3.4 million people reported being stalked in the United States. Roughly 26,000 of those were estimated to have been victims of GPS stalking. The problem could have grown since the report because of the rapid increase in smartphone users.

The issue is of particular concern to organizations whose mission is to protect children and battered women. They are concerned that child abusers and batterers could use the GPS functions in smartphones to locate victims.

Stalking is only one of the problems that can develop as a result of GPS devices in many smartphones and tablets. For example, a mother

can use her smartphone camera to snap a photograph of her young daughter at home and post it on the family's social media site. If the smartphone's GPS system was active and the social media application's location feature was turned on, the location where the picture was taken could become available to those viewing it on the social media site. This information, in

turn, could be accessed by a child predator or other persons with bad intentions.

The privacy issue has become a big enough concern to catch the attention of the U.S. Senate, which formed the Judiciary Subcommittee on Privacy, Technology and the Law to study the problem and possibly write legislation designed to protect consumers. At a hearing earlier this year, executives of cell phone companies told subcommittee members that many of the privacy problems with smartphones come from apps that people load on the devices, not from the phones themselves. The executives said any tracking done by their companies is to ensure quality service by connecting users to the most appropriate cell phone towers.

Most cameras and other apps for smartphones have settings that allow users to turn the GPS location devices off and on. The default GPS setting for some of the apps is "off," but that's not the case for all apps. Smartphone and camera users with built-in GPS devices should ensure their tracking is turned off if they have concerns about privacy.



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