FALL 2008

KREITHEN, BARON & CARPEY, P.C.

Attorneys At Law

100 West Elm Street Suite 310 Conshohocken, PA 19428 610-834-6030

Two Penn Center, Suite 200 1500 John F. Kennedy Blvd. Philadelphia, PA 19102 215-563-8286

800-422-8286 Fax: 610-834-6035 E-mail: scarpey@carpeylaw.com



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 do not specialize in a particular matter, we will refer you to a competent firm that does.

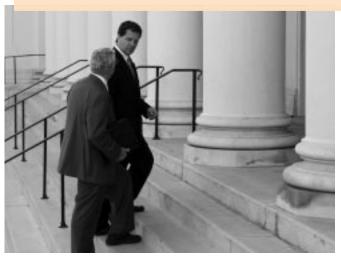
Please feel free to refer us to your family, friends, and neighbors for their legal needs. We welcome the opportunity to help.

ABOUT OUR FIRM

We handle all types of personal injury cases, including:

- Auto Accidents
- Slip and Falls
- Product Injuries
- Medical Malpractice
- Work Injuries
- Disability Cases
- Insurance Disputes
- Civil Rights Cases

If you have an injury claim, don't delay



If you've been in a car, slip and fall, or other kind of accident and intend to make a claim, there are several reasons why you need to consult an attorney as soon as possible.

One reason is there are time limits (called "statutes of limitations") for making claims. If you wait too long and the statute of limitations passes, you will be prevented from bringing your claim.

Courts strictly follow statutes of limitations. In Pennsylvania, the statute of limitations for a personal injury case is two years from the date of the incident.

Another reason why you should seek legal help immediately is that delay can hurt your case. As time passes, it becomes harder to gather evidence and to find and interview witnesses, who may move or forget the details of your accident.

Since waiting too long can cause your claim to be dismissed or hurt your chances of getting the maximum recovery you are legally entitled to, seek legal help as soon after an accident as possible.

Car insurance tip:

Buy uninsured motorist coverage, underinsured motorist coverage, and full tort coverage

Accidents involving drivers with little or no insurance are common. Victims of these accidents are often shocked to learn they will recover little, if any, money for their injuries.

To avoid this tragic situation, carry *uninsured* and *underinsured* motorist insurance. These coverages will help protect you and your family in an accident with an uninsured driver, underinsured driver, or hit-and-run driver. *Full tort* coverage allows you and your family to seek compensation for injuries sustained in an accident. *Limited tort* coverage drastically limits your and your family's rights to seek compensation for injuries.

Remember, you don't just want full coverage; you want and need *full tort coverage*.

If you don't know what the terms *uninsured* motorist, *underinsured* motorist, *full tort*, and *limited tort* mean, call our office; we'll help you to get the insurance coverage that fully protects you and your family in the event of a car accident.

Call or e-mail us for a free report on buying car insurance in Pennsylvania.

Rebate RAGE!

Rebate rip-offs have sparked consumer lawsuits and new legislation. Many who buy products promoted with "cash" rebates are enraged when the rebate is too hard to apply for, is unreasonably delayed, takes the form of a "reward" credit card, is a credit toward purchases limited to the issuing manufacturer, or never arrives at all.

A federal court in California has allowed cell phone buyers who received Visa® "reward cards" to file a class action. Purchasers allege violations of federal laws against unfair competition, false advertising, and unjust enrichment.

There are other consumer-rebate cases as well:

• When thousands complained to InPhonic, Inc., in 2006, Washington, D.C.'s attorney general sued for the company's failure to honor rebates. The city and InPhonic reached a

What a buyer can do

Obtaining rebates can be challenging. To avoid rebate rage...

- Shop at reputable merchants.
- Obtain duplicate cash-register receipts.
- Apply for rebates immediately.
- Photocopy all submitted materials.
- Submit via certified mail.
- Maintain transaction and call notes.
- Be persistent.
- Cash rebate checks immediately.
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multimillion-dollar settlement.

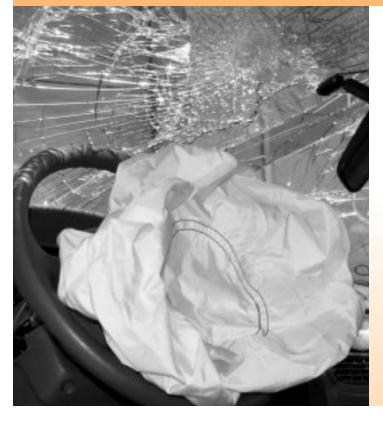
• In 2007, California computer retailer Soyo, Inc., reached a settlement with the Federal Trade Commission over complaints about excessive delays in rebate processing.

Courts and courting

Jury duty can be very rewarding.

Queens County, New York, Supreme Court Justice Daniel Lewis, presiding over a criminal trial, said, "Some juries are serious, some are somber, but this jury seemed like it was full of beaming, happy people."





Auto airbag FRAUD

Drivers who are in accidents, purchase used cars, or visit "weekend" mechanics may be at risk of a very dangerous scam: airbag fraud.

Airbags are valuable, so some dishonest mechanics have removed and sold original airbags. Fraudulent mechanics replace bags with cheap knockoffs, rebuilt equipment, or even stuff cavities with rags—then replace covers. This exposes drivers and passengers to extreme accident-injury risk.

Precautions

Get an inspection. Have a trusted mechanic verify that airbags are present and working properly.

Check dash lights. On recent models, dash lights blink at start-up, indicating that the airbag system is working.

Review invoices. After accident repairs, have mechanics certify that airbags have been replaced and are working.

Verify vehicle history. Obtain a commercial service report.

Never tamper. Opening airbag wells is dangerous.

Contact an attorney if you feel you are a victim of airbag fraud.

CONSUMER PROTECTION

New car purchases

Consumers have several important protections for new car purchases.

The Federal Trade Commission Web site offers guidance for purchasing a new car, trade-ins, financing, and service contracts. State governments provide buyers assistance with problems such as false advertising, predatory auto lending, and lemon laws.

Car buyers can also contact resources such as *Consumer Reports* magazine, rating guides, and associations such as the Direct Marketing Association and the Better Business Bureau for information about manufacturers, vehicles, and dealers.



A not-so-new car

After a buyer purchased a vehicle from a dealership that represented it as new, she discovered the car had been previously owned. When she began to experience trouble with it, she attempted to take the car back. The dealership threatened her, relocated the disabled car to a tow-away zone, and laughed in her face. Her attorney sued for fraud and violations of a state consumer protection act. A jury awarded the victim an award a dozen times the vehicle cost, plus punitive damages.

CLIENT-ATTORNEY PRIVILEGE

Q: Who holds the "privilege?"

A: The client. An attorney can release information only with authorization from the client.

Q: So, clients can trust their attorneys with confidential information?

A: Yes. An attorney may not reveal anything disclosed without client consent. *Q: Why?*

A: Regulations governing evidence and rules of professional conduct require that attorneys maintain all specifics of a client-attorney relationship as strictly confidential.

Q: Should clients tell their attorneys everything?

A: Yes. It's important to fully disclose all the relevant details of a case to a lawyer—positive and negative—so that counsel can represent the client confidently and appropriately.

Q: Why is that?

A: A client's failure to be fully candid may adversely affect a case if the attorney is surprised or blindsided by critical information coming from anyone but the client at any time in the case. If there are problems with conflicts of interest or ethics issues, the attorney will advise a client immediately.



FOR YOUR SAFETY

Recalled product roundup

Here are some recently recalled products you may have in your home or at work:

- ✓ Campbell Hausfeld has voluntarily recalled 233,000 Campbell Hausfeld and Husky Air Compressors with motor protective covers that can ignite and burn users.
- ✓ Kids II, Inc., has called back 15,000 Baby Einstein Baby Neptune[™] Soothing Seascape Crib Toys with straps that can detach, posing choking hazards to young children.
- ✓ **Dollar Tree Stores, Inc.,** asks buyers to return 253,000 Crafters Square Electric Hot Melt Mini Glue Guns, which can short-circuit, catch fire, and shock or burn consumers.
- ✓ Sears, Roebuck and Co. and Kmart Corp. recalled 17,000 "My First Kenmore" Play Stoves. Metal brackets may cause a tip-over when the oven door is opened and injure young children.
- ✓ Manttra, Inc., voluntarily recalled 38,250 Pressure Cookers. When closed improperly, lids can separate, release hot contents, and burn users.



KREITHEN, BARON & CARPEY, P.C. Attorneys At Law 100 West Elm Street, Suite 310 Conshohocken, PA 19428

KREITHEN, BARON & CARPEY, P.C.

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Actor Dennis Quaid sues drug maker

Thousands of babies are injured by health-care providers every year. Sadly, however, distraught parents and families seldom ever know.

The experience of Dennis Quaid and his wife has opened the window just a crack to the harm that many infants and parents suffer.

The Quaids sued makers of Heparin® after hospital staff injected overdoses of the anticoagulant into their newborn twins. The Quaids' suit alleges the drug manufacturer negligently packaged varying doses ranging from 10–10,000 units in similar-looking containers with identical blue backgrounds. Hospital authorities said the Quaid babies, plus several others, received several doses 2,000 times stronger than prescribed.

The infants appear to have fully recovered.

Medical errors

One in five Americans says that a medical error has caused either themselves or a family member severe pain, serious loss of time at work, temporary disability, and/or death.

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Our new Web site!

Kreithen, Baron & Carpey
has launched a new Web site:
www.carpeylaw.com. The Web site
provides a ton of information for our
clients. You can search our library section
for articles regarding purchasing car
insurance in Pennsylvania, how to find a
qualified personal injury lawyer, and much
more. We have a "blog" which provides
recent news concerning the community and



interesting articles pertaining to personal injury law and personal injury cases in Pennsylvania. You can search our site and link to other sites. We have biographies of our lawyers. We also have directions to our offices.

Please take a look at our site and call us or e-mail us with your feedback. Feel free to post comments to our blog as well.

Impaired drivers

We believe there is no such thing as a drunk-driving *accident*. Impaired driving is never unintentional. It's a bad personal choice.

When individuals impaired by alcohol, drugs, or medications get behind the wheel, they opt to put their own lives, as well as everyone else's, in jeopardy.

In 2006, for instance, the National Highway Traffic Safety Administration reported that nearly 18,000 drivers and passengers perished in alcohol-related traffic crashes in our nation. That's nearly a death every half-hour. Alcohol-, drug-, or medication-related accident fatalities make up two of every five traffic fatalities.

Our state's impaired-driving laws are strict because thoughtless drivers' reckless disregard for others' safety ruins innocent victims' lives, harms families, and endangers communities.

If you or a loved one has been injured by an impaired driver, contact our firm. We will help you recover from your injuries and see that justice is served.