



# THE CARPEY CHRONICLE

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THE Information Resource For Accident Victims In Pennsylvania

## WE ARE COMMITTED

To providing exceptional legal services to each and every one of our clients.

## OUR 6 SATELLITE OFFICES

- **Bala Cynwyd**  
Two Bala Plaza, Suite 300  
Bala Cynwyd, PA 19004
- **King of Prussia**  
1060 First Avenue, Suite 400  
King of Prussia, PA 19406
- **Malvern**  
101 Lindenwood Drive,  
Suite 225  
Malvern, PA 19355
- **Plymouth Meeting**  
600 West Germantown Pike  
Plymouth Meeting Exec.  
Campus, Suite 400  
Plymouth Meeting, PA 19462
- **Radnor**  
Radnor Financial Center  
150 N. Radnor Chester Rd.,  
Suite F 200  
Radnor, PA 19087
- **Media**  
811 N. Providence Road  
Media, PA 19063

## Checklist For What To Do At The Scene Of A Car Accident

- 1 **Call the Police.** Even if the accident appears to be minor, it is extremely important to call the police immediately in order to file a report. Wait for the police to arrive at the scene, unless it is simply impossible to do so. If you cannot wait for the police to arrive at the scene make sure you speak to the police as soon as possible following the accident.
- 2 **Call for an ambulance.** Call for medical assistance for yourself, passengers or anyone else injured at the scene.
- 3 **Get information from the other driver.** Exchanging information with the other driver is important. Try to obtain as much information as possible, within reason, about the other driver as well as any other passengers who might be in the other driver's vehicle. Most importantly you need the name, address, and phone number of the other driver as well as the license plate/tag number for the other driver's vehicle and the state that the license plate is registered. If there are any witnesses to the accident, get their names, phone numbers and addresses as well.
- 4 **Document all injuries.** Often times, very serious injuries are not experienced immediately after the accident. Make a detailed list of all injuries and pain you and other passengers are experiencing, even if it seems to be minor at the time.
- 5 **Photograph the scene.** Take pictures of the accident scene, if you can do so safely. If possible, take photos from multiple angles and locations.  
Be sure to photograph:
  - Vehicle damage
  - Injured drivers/passengers
  - Skid marks on the roadway
  - The road or intersection where the accident occurred
  - Lights or stop signs at the location of the accident
- 6 **Cooperate with police, but speak with an attorney before accepting responsibility for the accident.** Avoid speaking with anyone, other than police, about your car accident. You are not under any obligation to accept responsibility for the accident. Nor is there a need to blame others for the accident.
- 7 **Do not Leave the scene of the accident.** It is important to remain at the accident scene, unless you are being transported to the emergency room by ambulance, until all other drivers and police have left.
- 8 **Notify your insurance company.** You should report the accident to your insurance company as soon as you reasonably can after the accident. You are not under an obligation to contact your insurance company immediately; in other words you are not obligated to contact your insurance company from the scene, or from the hospital or even within the first day or two after the accident. Typically an insurance policy simply provides that you give them notice of the accident as soon as possible after the accident. The insurance company does not necessarily have your best interest in mind. They have their own best interest in mind. For this reason it is always a good idea to contact an attorney following a car accident in order to help you deal with the payment of medical bills, resolution of the property damage, and basically to deal with all issues concerning your case, and in particular issues involving your insurance company and the other driver's insurance company.

### FREE OFFER!

Now you can take this accident checklist with you! Carpey Law has created an Insurance Card & Registration Holder containing the information in this checklist that you can store in your glovebox. Not only will it keep your insurance and registration information together in a safe place, but it will tell you exactly what to do if ever involved in a car accident! For a limited time only, we will be offering it for FREE to anyone who calls and requests one by October 15th! Call (610)834-6030 or email Tiffany at tleitz@carpeylaw.com NOW while supplies last!



LAURA CARPEY'S RECIPE OF THE MONTH

# Greek Shrimp with Tomatoes & Feta

## INGREDIENTS

- 4 T extra-virgin olive oil
- 3/4 C finely chopped shallots, from about 3 shallots
- 4 garlic cloves, roughly chopped
- 1 (28 oz) can diced tomatoes
- 1-1/2 tsp salt
- 1/4 tsp pepper
- 1 tsp ground cumin or 1 tsp from a chili seasoning packet
- 1/2 tsp crushed red pepper flakes (use less if you are heat-sensitive)
- 1 T honey
- 1-1/2 pounds extra large shrimp, peeled and deveined
- 12 oz. feta cheese
- 3/4 tsp dried oregano
- 2 T roughly chopped fresh mint (optional)

## INSTRUCTIONS

1. Preheat oven to 400° F; set one oven rack in the middle position and another about 5 inches underneath the broiler.
2. Heat the olive oil in a wide oven-proof skillet (see note) over medium-low heat. Add the shallots and garlic and cook, stirring occasionally, until softened, 5 to 7 minutes. Do not brown.
3. Add the tomatoes with their juices, salt, pepper, cumin, red pepper flakes, and honey. Bring to a boil, then reduce the heat to medium-low and cook, uncovered, stirring occasionally, until the sauce is thickened, 15 to 20 minutes.
4. Off the heat, arrange the shrimp over the tomato sauce in an even layer. Crumble the feta over the shrimp, and then sprinkle with the oregano. Bake for 12 to 15 minutes, until the shrimp are pink and just cooked (the cooking time will depend on the size of the shrimp). Turn on the broiler. Using an oven mitt, carefully transfer the pan to the higher oven rack and broil for 1 to 2 minutes, or until the feta is golden brown in



spots. Using an oven mitt, remove the pan from the oven (and immediately place the oven mitt or a dishtowel over the handle of the pan because it's very easy to forget that it is burning hot). Let the shrimp rest for 5 minutes, then sprinkle with mint and serve.

*Note: If you do not have an oven-proof skillet, simply transfer the tomato sauce to a 9x13 inch or equivalent baking dish and proceed from there.*

# What Is A Medicare Set Aside?



Medicare is entitled to be reimbursed, and expects to be reimbursed, for medical bills it pays on behalf of a Medicare recipient in a personal injury case.

not pay for medical treatment when payment has been made, or is expected to be made, by an auto no-fault insurer, a liability insurer, or through workers' compensation. Medicare requires Medicare recipients who obtain a personal inju-

“What? Does that mean that if I settle my case I still have to pay Medicare something? That does not seem fair!”

We hear this all the time from clients, and they are right, it does not seem fair. But it is the law.

And it gets more troublesome. Medicare will

ry settlement or verdict to set aside money from settlements to pay for future medical care related to the settlement.

This set aside procedure effectively shifts the costs of paying for medical care away from Medicare. It can be argued that such set asides unjustly capture beneficiaries' settlements, and delay settlements. But it does not matter to Medicare. Medicare recipients who settle their personal injury case and who may be required to set aside funds from the settlement to protect Medicare's future interests may unwittingly lose Medicare coverage for future medical care as a penalty imposed by Medicare. Reimbursing Medicare is a long and complicated process. It is nevertheless of the utmost importance to follow Medicare's rules, no matter how harsh they seem.

## REMINDER ABOUT OUR FIRM'S COMMUNICATION POLICY

**About us:** We perform very high quality legal work. We are highly competent and we have a highly competent support staff, but we are not perfect. We can make mistakes. We will correct a mistake if we find it or if you point it out.

It is our policy to return phone calls in the order they are received and based on the priority of the

situation. If you leave a message, your call will be returned usually within 24 hours. Some clients feel that calling multiple times in a day will get their call answered faster, but that is not the case. Email is the quickest way to get a response from anyone in the office.

We work by appointment only. Without an

appointment, it is unlikely Mr. Carpey would be able to meet with you.

Please utilize our support staff to answer your questions and to give you status reports. Our legal assistants and paralegals are very experienced and will often be able to respond to your requests.

# College Students: 4 Tips to Help You Manage Your Time Wisely During the School Year

By now college kids are back at school, settled in, and feeling the pressure of a hectic schedule. It can all be overwhelming. The advice I give to my kids (2 college grads and one just starting college) is based on the same techniques I use in my law practice every day to get things done. I am sure these time management techniques can be useful for any student. By the way, this is not my exhaustive list, but it is a good starting point for time management. Also, I pride myself on being very efficient.

**I welcome any college student who reads this to have a free one hour workshop with me to see what I get done during the day, how I get it done, and how I plan for the next day, week, month and year. Just call my office and we'll arrange it.**

## Plan Ahead

Planning is essential -- but make sure you plan effectively. Read your class syllabus carefully and make note of all important due dates and in-class assignments. Buy a whiteboard, day planner, or anything within which you can clearly outline your obligations for a given day or week. It's satisfying to cross off tasks from your to-do list. But it's also crucial to do the most important things first. In my practice, I may not want to prepare a brief on a particular matter, but it may be the most effective way to move my client's case forward, so it becomes a priority.

## Ignore Your Gadgets

If you're constantly stopping to write a text message, send an email, or check Facebook,

then you are severely prolonging the task-at-hand. Make a promise to yourself that you will set the phone aside, if only for a short time, so that you can focus on your work.

## Develop an Effective Study Routine

Designate time every day to studying or working on an important paper -- and find a location to do this work. It may or may not be the library or coffee shop. If those locales are social centers at school, find another place to do your work. Coming up with a daily routine helps to make studying less arduous. Make it a habit. Also, think about completing tasks in pieces. If you have a huge project coming up, do a little bit every day, so the task becomes less daunting.

## Allow for Downtime

You need time to decompress in order to be effective. I am a big fan of the book "Be Excellent At Anything: The Four Keys To Transforming The Way We Work And Live" by Tony Schwartz. Buy it and read it on your next break from school. He espouses plenty of downtime in the midst of hard work to maximize his effectiveness. There are plenty of other pointers in the book that I guarantee will make you a more efficient student.

*Stuart Carpey*

# Stuart Appears On Executive Leaders Radio!

*Executive Leaders Radio*

Stuart was invited to appear on Executive Leaders Radio last month, the #1 business weekly radio show in the Mid-Atlantic States which airs nationally. The CEO-Guests invited on the show typically run large businesses, with notable exceptions made for shooting stars, according to Executive Leaders Radio.

As a solo practitioner and small business owner, Stuart was one of those exceptions and considers it an honor and a privilege to have been recognized and chosen to participate in the show and thoroughly enjoyed the chance to share his insight, experiences and advice with business-minded individuals across the country.

*P.S. The producer enjoyed Stuart's "unique" appearance so much that he was immediately invited back for a second appearance! Stay tuned for the date and time of the next show that Stuart will appear on and be sure to listen in for more of Stuart's success secrets!*



*Without You, We'd Be Lost At Sea!*

*Your referrals continue to be one of the best ways for clients to find our firm. We are honored to assist your friends and family with their legal problems caused by an accident.*

## HAVE YOU HEARD?

Stuart loves speaking to groups across the state. It's a chance to share his knowledge and expertise, while educating the public about their rights.

If your group needs a speaker, reach out to our office. Stuart is available to address your club, group or meeting about injury law and your rights. Email [scarpey@carpeylaw.com](mailto:scarpey@carpeylaw.com) for more information.





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*AVVO is an attorney rating system and Stuart A. Carpey is rated 10.0 - the highest rating AVVO offers.*

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**EXPERIENCED ATTORNEYS**  
*Always*  
**MAKE A DIFFERENCE!**

We want you to think of us as more than just your law firm. We want you to feel a part of our family. We take great pride in our reputation and we are never too busy for your referrals. The highest compliment to our firm is the number of referrals we receive each and every week from our satisfied past and present clients who trust us to handle cases for their family members, friends and co-workers.



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