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

OUR 5 SATELLITE OFFICES

- **Bala Cynwyd**
  Two Bala Plaza
  Suite 300
  Bala Cynwyd, PA 19004

- **Malvern**
  101 Lindenwood Drive,
  Suite 225
  Malvern, PA 19355

- **Radnor**
  Radnor Financial Center
  150 N. Radnor Chester Rd.,
  Suite F 200
  Radnor, PA 19087

- **Media**
  811 N. Providence Road
  Media, PA 19063

- **Philadelphia**
  211 N. 13th Street
  Suite 801
  Philadelphia, PA 19107

Riding In The Cold? Yes It can Be Done!

Many of our clients are bikers. At one of our recent events for bikers we asked some of our clients for a few basic tips they'd recommend for riding in the cold weather. So, here we go. If you take your bike out as the weather gets colder, be aware of the different hazards you could be faced with.

- **Wind chill** will drop the temperature to frostbite conditions in as little as 30 minutes on a 40 degree day. Protect yourself against wind with wind resistant clothing and a full face mask.
- **Make sure to keep your core temperature up.** Heated clothing is great way to keep warm.
- **Ride with multiple layers (thermals, sweats, fleece, vests and outer wear).** Moisture wicking undergarments will help remove any moisture when not riding with all the layers. Make sure to cover every part of your body.
- **Helmetscan be lined with insulation to keep your head warmer and fill gaps where air can leak.** If riding with an open face helmet, a ski mask can be used the keep the wind off your face.
- **A jacket with a belt will keep wind from shooting up your back.** Sleeves should also be buttoned or zipped tight against gloves. Since limbs are mostly unprotected they tend to feel the chill first. Good gloves and even liners will keep a rider’s hands comfortable. Wear warm socks with tall boots. Pants should also be tight around the boot. A one-piece riding suit is one of the best solutions since air cannot pass through.
- **If you get caught in a snowstorm, just slow down, be smooth and allow plenty of distance for braking.** Tires stiffen in cold weather, and will provide less traction on the road. Then find a place to stop to get warmed up.

Snow and ice are road hazards that may occur in cold conditions which creates a very dangerous situation for riders. Try and avoid riding in these conditions whenever possible. If you find yourself over ice, do not try to brake on top of it. It can cause the motorcycle to spin or go down. Ride away from areas of the road where water can puddle and freeze. Avoid heavily salted roads as they can cause corrosion to the motorcycle and create visual obstructions on a windshield or helmet.

TO THANK YOU FOR EVERY REFERRAL... WE THANK OTHERS!

Thank you to the following people who referred cases to us last month: Keress Bowie, and Ike Tillman!

**WOUNDED WARRIOR PROJECT**

Each time you make a referral to our law firm, we make a donation to the Wounded Warrior Project, which supports wounded soldiers and veterans.

**Wounded Warrior Project** is a nonprofit organization based out of Jacksonville, FL. Their mission is to honor and empower wounded warriors. Its purpose is to raise awareness and to enlist the public’s aid for the needs of severely injured service members, to help them aid and assist each other, and to provide programs and services to meet their needs.

Since its inception, Wounded Warrior Project has been successfully easing the troubles of veterans all over the country, and Carpey Law greatly supports these efforts.

For more information on Wounded Warrior Project, or to make a contribution, please visit: www.woundedwarriorproject.org.

Our success is built on referrals from clients and friends. If you know of anyone who might benefit from our services, please feel free give them our contact information.
LAURA CARPEY'S RECIPE OF THE MONTH
Toasted Hazelnut Pumpkin Cake with Espresso Icing

INGREDIENTS:
Cake
- 1/2 cup all-purpose flour
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon ground cardamom
- 1/2 teaspoon ground nutmeg
- 1/4 teaspoon salt
- 7 ounces hazelnuts, about 1 1/3 cups
- 3 large eggs
- 1 cup packed dark brown sugar
- 1/4 cup demerara sugar plus 2 tablespoons for sprinkling
- 1/4 cup melted coconut oil
- 1/2 cup pumpkin puree
- 1/2 teaspoon vanilla

Espresso Icing
- 2 cups confectioner’s sugar
- 2 1/2 tablespoons liquid espresso
- 1/2 cup almond milk
- 1 teaspoon maple syrup
- 1/4 teaspoon salt

DIRECTIONS:
1. Preheat the oven to 325° and line the bottom of a deep 8 1/2-inch cake pan with parchment paper.

2. In a medium bowl, whisk together the flour, cinnamon, cardamom, nutmeg, and salt and set aside.

3. In a small frying pan over medium heat, toast the hazelnuts until fragrant, about 3 minutes. Transfer half of the nuts to a small food processor and pulse until a coarsely ground flour forms. Roughly chop the remaining hazelnuts over a cutting board into small sized pieces. Add both the hazelnut meal and loosely chopped pieces to the bowl of dry ingredients.

4. In a large bowl, whisk together the eggs, sugars, coconut oil, pumpkin puree, and vanilla until very smooth. Gently fold in the dry ingredients until incorporated. Using a spatula, scrape the batter into the parchment lined pan. Smooth out the surface of the cake batter with the spatula and sprinkle the remaining two tablespoons of demerara sugar evenly over the top.

5. Bake for 45 minutes until a toothpick inserted in the center comes out clean. The top of the cake should be crispy and cracked from the scattered sugar coating. Let the cake cool for 15 minutes before removing it from the pan. Gently peel off the parchment paper from the bottom and let stand.

6. Mix the confectioner’s sugar, espresso, almond milk, maple syrup, and salt together until smooth. Drizzle over the cake and serve.

This recipe doesn’t use a leavening agent like baking powder or baking soda, so it doesn’t rise. The result is a wonderfully dense, moist cake. And don’t skip the espresso icing...it really takes the cake to the next level!

The Dangers of Winter Coats & Car Seats
(continued from page 4)

- Pack an emergency bag for your car. Keep extra blankets, dry clothing, hats and gloves, and non-perishable snacks in your car in case of an on-road emergency or your child gets wet on a winter outing.

Note: The tips above are appropriate for all ages. In fact, wearing a puffy coat yourself with the seat belt is not a best practice because it adds space between your body and the seat belt.

Source: American Academy of Pediatrics (AAP)

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.
Our Goal Is To Get You The Best Settlement Possible In The Shortest Amount Of Time And Answer All The Questions You Have Along The Way While Getting Your Life Back On Track.

Dear Friend:

If you are receiving our monthly newsletter, that is because you are special to us. You’re dedicated to your family, to your friends, and you want to be successful and happy in your life.

But sometimes, bad things happen to good people. Car wrecks, on-the-job accidents, even freak fatal accidents. Tragedy is blind - it befalls every person at some point in his or her life.

And while we don’t wish tragedy on anyone, we want you to know that we are here to help if you or anyone you know needs our help. We are highly trained, talented and excited to get up every morning and help make a difference in our clients’ lives. We hope our firm’s dedication to helping you, and people just like you, shows in every newsletter we send.

What not to miss during the most wonderful time of the year:

- Christmas in Peddler’s Village
  November 8, 2019 - January 4, 2020
- Winter at Dilworth Park
  November 8, 2019 - February 23, 2020
- Franklin Square Holiday Festival
  November 14, 2019 - December 31, 2019
- Holiday Light Show at Fashion District Philadelphia
  November 14, 2019 – December 31, 2019
- Holiday Tours at One Liberty Observation Deck
  November 15, 2019 – December 30, 2019 (Select dates)
- Christmas Village in Philadelphia
  November 28, 2019 - December 24, 2019
- Comcast Holiday Spectacular & Market
  November 28, 2019 - January 1, 2020
- A Longwood Christmas at Longwood Gardens
  November 22, 2019 - January 5, 2020
- Macy’s Christmas Light Show
  November 29, 2019 – December 31, 2019
- Blue Cross RiverRink Winterfest
  November 29, 2019 - March 8, 2020

We love to hear from our clients! This is what Cornelia Brown had to say about us last month:

“I was quite satisfied with how my car accident case was resolved I didn’t have to request information from Carpey Law because I was constantly informed on an ongoing basis. I was most impressed with their professionalism.”

Raving Review of The Month

10 Must-See Holiday Attractions In Philadelphia For 2019
The Dangers of Winter Coats & Car Seats

As a parent, you want to make sure your children stay warm and safe when traveling in cold weather this holiday season. Your instinct is to bundle them up in a heavy winter jacket before you make that trip over to a family member’s house. If your child is riding in a car seat, however, bulky clothing such as winter coats and snowsuits should not be worn under the harness of a car seat. These tips will help to keep your little ones safe and warm this winter:

- Store the carrier portion of infant seats inside the house when not in use. Keeping the seat at room temperature will reduce the loss of the child’s body heat in the car.
- Start the car ahead of time and put on the heat to allow your vehicle to get warm before your trip.
- Dress your child in thin layers. Start with close-fitting layers on the bottom, like tights, leggings, and long-sleeved bodiesuits. Then add pants and a warmer top, like a sweater or thermal-knit shirt. Your child can wear a thin fleece jacket over the top. In very cold weather, long underwear is also a warm and safe layering option. As a general rule of thumb, infants should wear one more layer than adults. If you have a hat and a coat on, your infant will probably need a hat, coat, and blanket.
- Don’t forget hats, mittens, and socks or booties. This will help keep kids warm without interfering with car seat straps.
- Tighten the straps of the car seat harness. Even if your child looks snugly bundled up in the car seat, multiple layers may make it difficult to tighten the harness enough. If you can pinch the straps of the car seat harness, then it needs to be tightened to fit snugly against your child’s chest.
- Use a coat or blanket over the straps. You can add a blanket over the top of the harness straps or put your child’s winter coat on backwards (over the buckled harness (continued on page 2)