

FIREFIGHTERS' NEWSLETTER



RECENT SETTLEMENTS

Our clients often ask “what’s my injury worth?” The following are samples of recent recoveries:

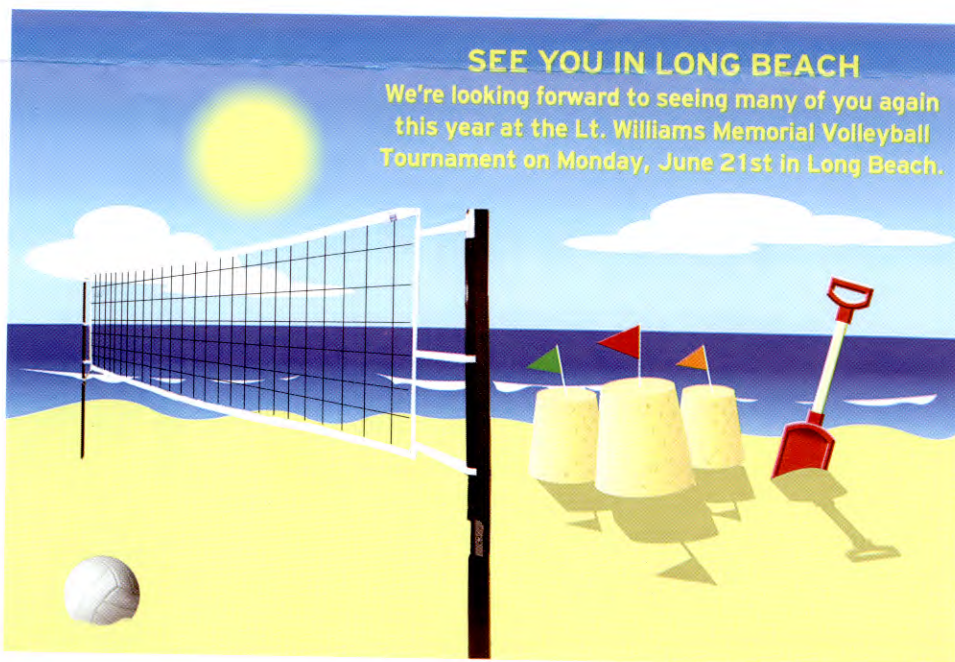
\$2.3 million settlement for a 53-year-old construction worker injured when he fell from a ladder that was inadequate for the assigned job. He suffered a severe fracture of the ankle and a fracture of the vertebra in his neck. He was found totally disabled by the Social Security Administration.

\$2.25 million settlement for a construction worker who fell from a ladder suffering multiple facial fractures, a head injury, a fractured patella, and a shoulder injury.

\$1.1 million settlement for a 57-year-old man who suffered a severe fracture of the tibia and fibula with open wounds. Plaintiff required skin grafting, an external fixator, bone grafting and bone transfer. The plaintiff has a Social Security disability application pending, and will likely need future surgeries.

\$1.2 million for a firefighter injured in a crash while in a vehicle headed to a fire. He sustained a herniated lumbar disc requiring surgery and forcing his retirement from the fire department.

\$1.15 million settlement for a 45-year-old construction worker severely cut on the face while working with a saw. The injuries required debridement and surgery. The



plaintiff was permanently disfigured.

\$1 million for 20-year-old man in a car accident who suffered a torn labrum and meniscus, both requiring surgery. The man also suffered a torn diaphragm.

\$1 million for a firefighter who sustained a shoulder injury in the line of duty due to a building owner’s failure to maintain its property, requiring surgery, and forcing his retirement from the fire department.

\$850,000 for a firefighter who sustained herniated cervical discs in the line of duty due to a building owner’s failure to maintain its property, forcing his retirement from the fire department.

\$500,000 settlement for a sanitation worker who slipped in a garage suffering a tear of the rotator cuff and labrum, requiring surgery.

Of course, no two cases are identical. Prior results in one case are no guarantee of a similar result in another. However, you should make sure that your attorney knows how to maximize the value of your case by hiring economists to compute the real loss to your income and pension, as well as other experts to explain why your injuries will impact your future.

If you are ever seriously injured, please take the time to call us to “Know your Rights”.

IT WAS GREAT TO BE BACK AT THE AC DELEGATES' CONVENTION THIS YEAR!



A NEW WAY TO THINK ABOUT LIFE INSURANCE

Why Your Spouse Should Have It Too

Very often, when one spouse is working outside the home, and the other is not, only the working spouse is covered by life insurance. Most couples recognize that the loss of a salary can financially devastate a family. But a stay-at-home spouse provides valuable services inside the home as well, such as child rearing, chauffeuring, shopping, cooking, helping with homework, cleaning, running errands, etc. The loss of a stay-at-home spouse is devastating personally, and it can also put tremendous financial strain on a family.

Perhaps the best way to illustrate how critical it is to have life insurance on a non-working spouse is to tell the true story of Frank and Jennifer (we have changed their names to protect their privacy). Frank was a 10-year veteran firefighter in Brooklyn when his wife Jennifer passed away after a valiant struggle with breast cancer. Like many of our clients, Frank had a second job in construction while Jennifer cared for their three children, ages 8, 6, and 3. When Jennifer passed away, Frank was forced to give up his second job in order to spend more time with his children. Frank also had to hire people to help care for his children and his home. The loss of his second job and the increase in his household expenses were enough to bankrupt his family.

When you think about life insurance, you should remember that it isn't just the loss of a salaried spouse that can wreak financial havoc on a family. The work of a stay-at-home spouse is tremendously valuable, and should also be insured.

Calling All Delegates... Did You Get Yours?



We're happy to send a Delegate Portfolio to any Company Delegate who did not pick up one in Atlantic City. Please call our office so we can send you one. If you call outside of business hours please leave your name, company, and call back number. We will contact you to arrange delivery.

This is the FORTY-THIRD edition of the **BARASCH McGARRY SALZMAN & PENSON NEWSLETTER...** attorney advertising which presents topics of interest to firefighters. For questions, additional copies, or more information about topics raised in this newsletter, call or write:

BARASCH McGARRY SALZMAN & PENSON
11 PARK PLACE SUITE 1801
NEW YORK, NEW YORK 10007
Toll Free No. 1-888-FIRELAW (1-888-347-3529)
or 212-385-8000
www.firelaw.com