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Winter 2024

PERSONAL INJURY | WORKERS' COMPENSATION

May the year ahead bring you
good health, happiness & success.

From all of us,

Happy Holiday & New Year



Greetings! I hope this newsletter finds you and your family enjoying a safe and fun holiday. The firm is enjoying one of the best years in successfully representing automobile accident victims and individuals injured on the job. We have added a very bright law clerk Lynette Sagardia who recently graduated from the University of Central Florida and is planning on attending law school. The big bonus is that Lynette speak Spanish so feel free to refer spanish-speaking clients.

Firm Retreat: You will see a lot of photographs from our marvelous firm retreat to Key West, Florida. As most of you know, most of the people that work in my office have been with me forever but it was still a great team building experience. The fun part was that I rented a VRBO nine bedrooms/9 bathrooms house right in the middle of all the action near Duval Street. A firm that lives together thrives together.

We enjoyed eating at some wonderful restaurants in Key West which included: Sloppy Joe's, Louis's Backyard, Nine Bistro, The Conch Republic, Fogarty's Restaurant, The Banana Cafe and Blue Heaven.

The highlight of the trip was the catamaran boat that we took out for a sunset cruise with libations and food. The trip was called 'Commotion on the Ocean' and did not disappoint. The sunset was gorgeous and it was so peaceful being in the calm Gulf of Mexico.

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New Auto/Negligence Tort Reform Passes In Tallahassee:

The legislature met and passed a new negligence law that will affect adversely how people will make a recovery in automobile accident cases. The statute of limitations has been reduced from four years to two years. This means that you must file a lawsuit within two years or your case will be forever barred. The second major change is contributory negligence. If the insurance company proves that you were more than 50% at fault, you will be completely barred from making any type of recovery. The third major effect is giving insurance companies a 90-day grace period to handle claims. Under the old law, the insurance company had 30 days to handle the claim correctly or they were considered in bad faith and had to pay penalties. This is no longer the case in Florida and the insurance industry controls Tallahassee, Florida and our legislature.



My 3 sons (George, Don and Earl) fishing while on vacation.



Myself, my wife, my 3 sons and my sister enjoying the wedding of Billye Castille's son in Raliegh N.C..

As with every newsletter, I just want to thank all the wonderful people who have referred cases to me over the past year. I have been practicing law for 34 years as a solo practitioner and I could not have made it without my wonderful clients and friends. Please continue to keep me in mind if someone you know has been involved in an automobile accident or a workers' compensation claim.

Have a safe and wonderful holiday and Happy New Year!

Frank



What Happens if You're Injured in a **Work-Related** Car Crash?

Countless auto accidents happen daily with many occurring while employees are on the job. Knowing your rights is crucial if you're injured in a work-related car crash.

Fortunately, most state laws work in favor of injured employees by providing workers' compensation. These benefits cover medical bills and lost wages of people who have been injured at work.

Contact a workers' compensation attorney if you were injured in a work-related automotive accident and are not at fault. They can help you better understand your rights and get you compensation for your pain and suffering. Call our office to speak with one of our compassionate, experienced Attorneys today.

How You Can Avoid Fraud

9 tips to Avoid Being Targeted

If you spot a scam, report it at FTC.gov/complaint. You can also get the latest tips and advice from the FTC about scams sent right to your inbox. Sign up for these free scam alerts from the FTC at www.FTC.gov/scams. Here are nine ways to keep yourself safe.

Spot imposters. Scammers often pretend to be someone you trust. Don't send money or give out personal information in response to an unexpected request.

Do online searches. Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam."

Don't believe your caller ID. Technology makes it easy for scammers to fake caller ID information.

Don't pay upfront for a promise. Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees.

Consider how you pay. Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money is risky because it's nearly impossible to get your money back. That's also true for reloadable cards and gift cards.

Talk to someone. Before you give up your money or personal information, talk to someone you trust. Slow down, check out the story, do an online search, consult an expert — or just tell a friend.

Hang up on robocalls. If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal.

Be skeptical about free trial offers. Some companies use free trials to sign you up for products and bill you every month until you cancel.

Don't deposit a check and wire money back. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.

Source: The Federal Trade Commission



Pumpkin Brownies

Ingredients:

For the Brownies

- ▶ 18 ounces brownie mix
- ▶ ¼ cup water
- ▶ ⅓ cup vegetable oil
- ▶ 1 large egg
- ▶ ½ cup semisweet chocolate chips

For the Pumpkin Layer

- ▶ 7.5 ounces pumpkin puree (½ can) – not pumpkin pie filling!
- ▶ 6 ounces cream cheese room temperature (¾ brick)
- ▶ 3 tablespoons granulated sugar
- ▶ 1 tablespoon pumpkin pie spice

Instructions:

1. Preheat oven according to box mix. Spray an 8x8-inch baking pan with nonstick spray. Set aside.
2. In a medium bowl, make the brownie mix according to the directions on the box. Above are the ingredients for Ghirardelli Double Chocolate Brownies. Adjust ingredients to fit your box mix. Add the chocolate chips to the brownie mix and set aside.
3. 18 ounces brownie mix, ¼ cup water, ⅓ cup vegetable oil, 1 large egg, ½ cup semisweet chocolate chips
4. In a medium bowl, mix the pumpkin, cream cheese, sugar, and pumpkin pie spice together until very smooth.
5. 7.5 ounces pumpkin puree, 6 ounces cream cheese, 3 tablespoons granulated sugar, 1 tablespoon pumpkin pie spice
6. Pour half of the brownie mix into the prepared pan and spread out so the entire bottom of the pan is covered.
7. Spoon the pumpkin filling onto the brownie batter in chunks or spread it out evenly, then cover the pumpkin with the rest of the brownie batter and smooth out the top.
8. Now you're ready to bake! I added 10 minutes to the directions on the box (cooked for 50 minutes for my pan size). Since you're adding quite a bit of depth with the pumpkin mix, you'll need to cook longer.
9. Let the brownies cool before slicing and serving.

Sudoku

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		9	4	5	3	8		
4		5	8		6			
7				1				
	6	1				3	5	
				3				2
			7		5	4		3
		7	1	8	4	2		
		4					8	

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Animal Bites & Attacks

When a domestic animal physically hurts a person, this is legally referred to as an animal bite or attack. Dog bites are the most common type of animal attack. They can result in puncture wounds, lacerations and infections.

Cat bites can also be dangerous. Their sharp teeth can penetrate the skin and may cause severe tissue damage. Additionally, horses can also be very dangerous and can cause broken bones, internal injuries and traumatic brain injuries. Bird attacks, such as those from parrots, may result in severe lacerations and puncture wounds.

In some cases animal attacks can result in permanent scarring or disfigurement. Animal owners are responsible for ensuring that their pets do not harm others. Those who've been injured by a domestic animal have the right to file a personal injury case against the animal owner.

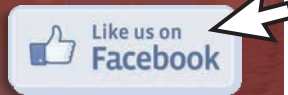


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Referrals

A referral is the greatest professional compliment we can receive. If you have a friend, neighbor, or family member who is in need of legal representation, please consider referring them to our firm. We will do our best to provide the highest possible level of service and deliver winning results.



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The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please call the appropriate legal professional.

How to File a Claim After a Pedestrian Accident

Being involved in an automotive accident as a passenger is terrifying. Sustaining injuries in a road collision as a pedestrian is even worse.

Unlike passengers in a vehicle, pedestrians have no protection in a car crash. It can take months—or even years—to recover from their injuries. In worst-case scenarios, victims will not ever fully recover.

If you have been injured in a pedestrian accident, you must file a claim to receive the compensation you deserve.

Here are four steps to take after a pedestrian accident.

- 1. Check for Injuries and Get Immediate Medical Attention** After you get to a safe location, check to see if you have sustained any injuries. Contact emergency services, like 911, to get immediate assistance.
- 2. File a Police Report** You must file a police report after an accident. This report should

include the driver's information, a description of the scene and accident and any other details that can support your case, including witness testimonies and contact information.

- 3. Gather Evidence** After help arrives and you have been treated for your injuries gather evidence of the scene. Take pictures with your smartphone of your injuries, the vehicle that hit you, skid marks and any other details supporting your case.

- 4. Call a Personal Injury Attorney** Contact a seasoned personal injury lawyer. These professionals can help build a case and partner with medical, financial and reconstruction experts to win your claim.

If you have been injured in a pedestrian accident, call our office. We will help you get compensation for your pain and suffering.