

The Road To Justice Starts Here

THE HOLIDAYS ARE A GREAT TIME FOR A legal check-up

By Attorney Michael T. Gibson

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Best wishes

I cannot believe it is time for the holidays already, and that another year has come and gone. For so many, the holidays mean spending time with loved ones, shopping for the perfect gifts, and decorating. But along with these fun activities, I want to suggest you give your loved ones and you something they will always welcome – Peace of mind by doing a legal check-up.

Planning for one's legal needs is a lot like going to a dentist – Almost no one gets excited about doing the same, but is necessary. You should go to a doctor at least once a year for a physical check-up to make sure your body is in good health. Shouldn't you at least do the same for your legal and financial health? Family situations and financial situations can change from year to year. That is why I think the end of the year is the perfect time to assess your family's personal legal and financial health and take the appropriate actions to give your family that oh-so-valuable peace of mind heading into the New Year.

So what does a good legal health check-up entail? You should be sure to address the following:

- 1) Estate Planning – No one wants to think about losing a loved one or what the plan is when a spouse or parent passes away. However, not doing so could leave the surviving loved one in a very serious and hazardous legal situation. Having a Will and an Estate Plan can ensure that your family will be protected financially in case of an unexpected loss. It also minimizes inter-family disputes about who is entitled to what. If you are a parent, you absolutely need a basic Will and Estate Plan to make clear who will have custody and responsibility for your children in the event of your death. Most simple Estate Plans are not that expensive, especially given the legal protections and peace of mind they provide. In addition to a Will, make sure you have a Durable Power of Attorney. This will help protect your wishes with regards to medical care in the event you are incapacitated. This can relieve your family of one of the most stressful and difficult decisions a loved one could make.
- 2) Insurance – In my practice, I cannot tell you how many times I have had to turn down a case because there was no insurance to be found. Usually that means the at-fault driver didn't have bodily injury coverage, and our client did not have Uninsured Motorist Coverage (what we call "UM"). UM is a must-have coverage for all drivers in Florida. Close to 50% of all drivers do not carry Bodily Injury, meaning that without UM, there is a 1 in 2 chance that a bad accident will leave you with no coverage and no responsible party. That is why UM is so vitally important for you and your family to have. If you are renewing your car insurance, make sure you add UM to your policy, and add as much as you can afford to. Here is a tip, as well – Most car insurance agents will never tell you about this coverage or will tell you don't need it. That is 100% wrong and incorrect. I look at and review approximately 1300 car accident cases a year – I know my stuff and I am telling you, buying UM is just as important as buying any other form of insurance for your family. If you have UM coverage, it should appear on your insurance card and policy. If you do not see the same, check your policy to see if the insurance company had you sign a rejection form, rejecting this coverage. If so, you should contact your agent, and advise them that you wish to add UM, and again, purchase as much of this coverage as you can afford.

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2024: OLVIDANDO LO QUE QUEDA ATRAS

Por Juan Jose Rodriguez, Abogado de Enlace

En este tiempo en que estamos recibiendo el nuevo año 2024, debe de ser un tiempo para reflexionar. Todos hemos tenido triunfos y fracasos, altas y bajas, tiempos de reír y tiempos de llorar. Como escribió el sabio Salomón en el libro de Eclesiastés capítulo 3 – Todo tiene su tiempo o momento oportuno;

- ¹ Todo tiene su momento oportuno;
- hay tiempo para todo lo que se hace bajo el cielo;
- ² tiempo para nacer y tiempo para morir;
- tiempo para plantar y tiempo para cosechar;
- ³ tiempo para matar y tiempo para sanar;
- tiempo para destruir y tiempo para construir;
- ⁴ tiempo para llorar y tiempo para reír;
- tiempo para estar de luto y tiempo para bailar;
- ⁵ tiempo para esparcir piedras y tiempo para recogerlas;
- tiempo para abrazarse y tiempo para apartarse;
- ⁶ tiempo para buscar y tiempo para perder;
- tiempo para guardar y tiempo para desechar;
- ⁷ tiempo para rasgar y tiempo para coser;
- tiempo para callar y tiempo para hablar;
- ⁸ tiempo para amar y tiempo para odiar;
- tiempo para la guerra y tiempo para la paz.

El 2024 no será diferente, mientras estemos viviendo en este mundo, así es la vida de cada individuo. Pero lo que debemos recordar que tanto en las buenas o en las malas, en las altas o las bajas, en momentos de derrota como de triunfo, y hasta en momentos de enfermedad o salud, nuestro Dios está presente para ayudarnos. Cualquiera que sea la situación, tenemos que mantener nuestra fe – certeza de los que se espera- que Dios nos va a socorrer durante el proceso.

Pero algo significante tengo que señalar y me voy a basar en otro versículo.

Hermanos, yo mismo no considero haber[lo] ya alcanzado; pero una cosa (hago:) olvidando lo que {queda} atrás y extendiéndome a lo que {está} delante, prosigo hacia la meta para {obtener} el premio del supremo llamamiento de Dios en Cristo Jesús. Filipenses 3:13-14

Como dice este versículo, tenemos que dejar atrás las pasadas experiencias. Aunque debemos aprender de ellas, no significa que debemos mantenemos inmóviles sin tratar de seguir hacia adelante basado en fracasos que nos vienen a nuestras mentes. Recuerde, por más que usted se preocupe no puede cambiar su pasado.

EL olvidarse de lo que queda atrás, también incluyen las victorias. Hay veces que individuos triunfan en ciertas áreas de sus vidas, pero en otras se han quedado detenido basado en un triunfo que no le va a asegurar victoria en todas las facetas de su vida.

Deseando a todos nuestros lectores y clientes un feliz año 2024 lleno de bendiciones y que mantengamos la certeza que Dios va a estar a nuestro lado no importando las dificultades a las cuales no vamos a enfrentar. Que Dios te continúe bendiciendo. ■

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- 3) Life Insurance – In addition to UM on your auto policy, take the time to look into Life Insurance. Life Insurance, like a good Estate Plan or Will, ensures that your family can cover the loss of your financial contribution and has a pool of money to move forward in life with. Term life insurance policies are relatively inexpensive and provide great bang for the buck. If you don't have life insurance, they offer a great way to start. If you have Life Insurance already – do you have enough? Again, year to year, circumstances can change. Review your policy and see if you need additional coverage or maybe you need a Whole Life Policy, which offers even greater financial protections and returns. In addition to providing your family with a safety net, life insurance policies can also serve as an investment vehicle. It is a way to make decent returns on the money invested, without risking the funds in the stock market. Advice differs as to how much life insurance one should carry. But just like with UM auto insurance, I would recommend purchasing as much as you can comfortably afford.
- 4) Homeowners Insurance – this is a particularly controversial topic in our State at this time. The impacts of several significant Hurricanes have limited the number of options available in the State of Florida, and those carriers writing coverage are charging higher premiums for doing so. The Legislature addressed this issue last December by passing a number of reforms and restrictions on lawsuits against Homeowner's insurance companies. One year later, almost every Floridian is still seeing significant price increases in their Homeowners insurance pre

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we've been everywhere

By: Attorney Michael T. Gibson

You know that Johnny Cash song, "I've Been Everywhere, Man." That has been Brady and I's theme song for the last two months. We are just coming off a six-week stretch that saw us travel up and down the State, from as far south as Boca Raton, to as far north as Jacksonville. We also went to the west coast, for a tournament in my hometown of Clearwater. And then we really went West and took a four-day trip to play in Las Vegas. Every weekend, we load up on Friday, and head out for where the games are that weekend. And while the constant travel has been a grind, and we haven't won as much as we would have liked to, there are a number of highlights. Through 21 games, Brady has 26 goals and 9 assists, for 35 points. He has been absolutely clutch for our team. The team also won our Columbus Day tournament in Clearwater. It was our first tournament win in two years. We came up just short of reaching the tournament championship in Las Vegas. We gave up a goal with six seconds left in the third game, and that tie knocked us out. In our regular, State series games, we have also dropped a few really close ones. We also all came back from Vegas with the 'Vegas flu,' and have had to battle through the same throughout the team. Overall, we are in tenth place currently, two spots out of a playoff position. We have a nice stretch of home games throughout December and January, and hopefully, we can get back in playoff position during that time. While this stretch has been a grind, and I am ready for the traveling to stop for a while, I have treasured the memories we are making along the way. I only have two or three years left being able to do this with Brady. It has been the time of my life, and selfishly, I wish it could last forever. But he is quite the hockey player, and I hope he gets a chance to play somewhere. He is also quite the young man, and I am so proud to call him my son. Here are some pics from our journeys. If ever you get the chance to do something like this with one of your children, I highly recommend it. It is a grind, but it is also some of the best memories you will ever have. ■



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miums. Furthermore, more than half of the State has been forced to take out coverage through Citizens Insurance, which is the State-run carrier. The State is now trying to force a large number of Citizens' insureds to switch to other carriers. When it comes to homeowners coverage, I would highly recommend that you thoroughly review any policy offered to you. Over the years, carriers have been carving out coverage exclusions, and drastically limiting their claims liability by changing the language in the policy itself. For example, all homeowners policies used to cover mold or mildew exposure, or would provide coverage and a defense to you if a dog on your property bit someone. Not anymore. Both of these instances are now usually excluded within every basic homeowners' insurance policy. You would have to purchase a "rider," or additional coverage on the policy to have coverage for these events. And if you do not ask for them, you will not ever be told this. Read your Homeowner's policy carefully, and be sure to ask your agent questions if you believe the policy does not provide you coverage for a specific instance.

- 5) Incorporation/LLC Protection – if you have started a business and/or are planning to in the New Year, make sure you get your business properly incorporated. This is vital to protecting your personal assets, in case of a lawsuit. Incorporation is pretty easy to do on your own at www.sunbiz.org. You should always consider using an attorney or at least getting a consult to make sure you are doing it correct.

Other areas to consider are child support/visitation and/or alimony obligations, if circumstances have changed.

The holidays and the end of the year are busy times for families and businesses. There never is a great time to give your household a legal check-up and there certainly are more fun things to do during the holidays. However, you will feel a lot better, sitting at your holiday dinner, knowing that you and your family are protected for the New Year and beyond.

If you need trusted referrals for any of these legal needs, please call us and we will assist.

To your Legal health and to a happy and blessed Holiday Season! ■

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From Our Firm and
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Best Wishes for a
Happy Holidays
and a
Joyous New Year.

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