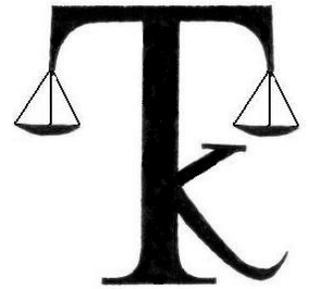


LEGALLY SPEAKING



Spring 2011

ARE YOU PREPARED FOR AN EMERGENCY?

Get Yourself Prepared

- * Create an emergency kit with 3 days of food and water and other safety supplies
- * Keep important documents in waterproof bags
- * Have a plan in place in case your family must evacuate
- * In the event of high winds or contaminated air, stay indoors in a safe location

The most common response to an emergency situation is panic. This leads to bad decisions and can put you and your family in danger. It is important to understand the types of emergencies you might face, and to have a plan for how to handle them if they ever happen. Preparedness can help avoid panic.

It is important to take steps now so you will be prepared in case of a hurricane, flood, or other natural disaster. First, have emergency supplies gathered and ready in case you must stay in your home for an extended period without power or water. This kit should include enough basic provisions to last your family at least three days. It should include one gallon of water per person per day, a three-day supply of canned or non-perishable food, a hand-crank radio, flashlight, and batteries, as well as a first aid kit,

personal documents, and unique personal items, such as medication.

Next, you and your family should have a plan in place in case you must evacuate. Set up an emergency plan with your children's schools and establish how your family will gather and where you will go.

If you are facing a tornado or high winds, move to an interior room on the lowest floor of your home, as far away as possible from exterior walls and windows. Use pillows, cushions, and blankets to protect yourself from flying debris.

Also, remember that more people die in the aftermath of a hurricane than in the storm itself. The most common causes are carbon monoxide poisoning and electrocution. Don't use generators, charcoal grills, or propane stoves indoors, and don't clear debris from your home or yard with-



out carefully surveying the surrounding area. Damaged power lines can send electrical currents through tree branches and metal fences.

In the event of a flood, any water in contact with electricity can be deadly, so you should shut off all power before coming into contact with the water. The flood water may also contain toxic chemicals and dangerous bacteria, so protect skin and open wounds when dealing with flood water.

Keep yourself and your family safe by having an emergency plan in place so you can stay calm in any situation.

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TAYLOR GIVES ETHICS LECTURE

Attorney, **KEITH R. TAYLOR**, recently presented a Continuing Legal Education seminar for the attorney and judge members of the Citrus County Bar Association. The seminar, *Ethical Issues of Practicing in a Small Town; Conflicts of Interest*, was approved by the Florida Bar for CLE

credit.

Having practiced in Citrus County since 1997, Mr. Taylor recognized that the practice of law in a small community provides certain challenges. "Lawyers just don't fully understand the law regarding conflicts of interest," Taylor said as one of the motivators for choos-

ing this topic. The "law" regarding conflicts of interest is primarily found within the ethical rules of The Florida Bar. The seminar was well attended and attendees all indicated that they learned something from the presentation. The presentation was such a success, Taylor is planning additional seminars for the group.

FORECLOSURE CRISIS



Many Americans face the difficult process of foreclosure every day, but you don't have to do it alone.

Florida's foreclosure crisis has been driving down the state's economy for 4 years, pulling down home values and sinking family finances. While foreclosure filings are down in 2011, Florida is still ranking second in the country, only behind California.

Our firm has seen a steady flow of foreclosures; mostly by banks and mortgage companies. The circumstances leading to foreclosure vary, from loss of employment, illness or injury, to variable interest rates.

Our firm handles a large number of

foreclosure cases and we take pride in helping our clients achieve the best possible outcome given their individual unfortunate circumstances.

Litigation of a foreclosure case can take a substantial amount of time. However, if properly handled, during that time there are usually no payments being made on the mortgage. Additionally, often new loan terms can be negotiated with the lender, which allows many clients to keep their home at a more affordable payment level.

In many situations, there is no desire to save the house. When the value is significantly less than the loan, some clients benefit by saving their payments; allowing them to be in a better financial position to make their eventual move from the home. Defense of the foreclosure, even if ultimately lost, can still put the client in a better situation.

Although foreclosure is hard on anyone, it gets easier when you have competent, professional attorneys working for you, and protecting your rights.

LAW DAY: MAY 1, 2011

In 1958 President Dwight D. Eisenhower established the first Law Day as "a day of national dedication to the principles of government under law." Every president since has taken the occasion of Law Day as an annual opportunity to proclaim our nation's ongoing commitment to the democratic rule of law.

This year, Law Day provided us with an opportunity to consider the important legacy of the first American lawyer-president and one of our nation's greatest founders, John Adams.

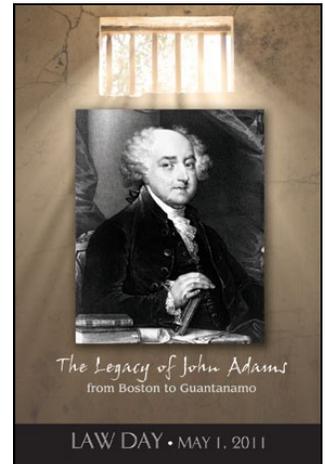
A leading champion of American independence, John Adams' law career began

small, with him working out of his farmhouse, but soon grew as he represented prominent clients like John Hancock and became one of the most sought-after lawyers in Boston thanks to his reputation for fairness.

Law Day is organized by the American Bar Association, which helps local associations in planning events in their area. The Citrus County Bar Association, of which **Steven D. Fichtman** is Vice-President and Secretary, organized a variety of events in celebration of Law Week.

One such event, A People's Law School, was held May 3, 2011 at the Citrus County Courthouse. **Steven D. Fichtman** lectured on Landlord/Tenant Law during the FREE presentation which provided information for the public on a range of legal topics.

The Law Week events culminated with the annual Law Day Luncheon, where members heard from Seth Miller with the Florida Innocence Project.



JEANNE CELEBRATES 10 YEARS

In March, Legal Assistant, **Jeanne Price** celebrated 10 years with The Law Office of Keith R. Taylor. Jeanne joined the firm in 2001, immediately taking on the responsibility of managing the Personal Injury and Wrongful Death caseload with Mr. Taylor.

Over the past 10 years, Jeanne has

worked closely with clients who were injured, or the survivors who have had a loved one killed by the negligence of someone else.

Throughout that time she has helped countless clients through some of the hardest moments in their lives and guided them through the legal process with sensitivity, care, and attention.

In handling death and injury cases, Jeanne deals with insurance companies who are unwilling to make just payment of claims on a daily basis and works hard to get our clients the recovery they deserve.

We are proud to have Jeanne as a member of our legal team and look forward to many more outstanding years!

TAYLOR'S STOP HUNGER EFFORTS RECOGNIZED

Attorney **KEITH R. TAYLOR** recently chaired the largest international feeding initiative in Citrus County. The event was co-sponsored by the Rotary Clubs of Citrus County, and with Taylor's leadership, a group of about 350 volunteers came together at Crystal River High School on Saturday, February 26th, to package over 100,000 meals. The meal packets contained rice, soy, dehydrated vegetables and 21 essential minerals and vitamins, costing just 25 cents a meal. The packaged meals were shipped by the international aid or-

ganization, Stop Hunger Now, directly to schools in Vietnam. For many of the recipients, this may be their only meal of the day.

TAYLOR was recognized in the April 3rd edition of the Citrus County Chronicle, where publisher Gerry Mulligan called Taylor's work rallying Citrus County residents to help Stop Hunger Now, "amazing."

Thanks to the efforts of Mr. Taylor, the Rotary Club of Citrus County, and the many volunteers, the initiative will provide thousands of school children

with healthy, satisfying meals. For more information on Stop Hunger Now and what you can do to help, visit www.stophungernow.org



DISTRACTED DRIVING

The National Highway Traffic Safety Administration reports that in 2009, 20% of injury-causing crashes involved distracted driving. In that year, over 5,000 people were killed and over 440,000 injured in motor vehicle crashes involving distracted drivers. The under-20 age group sees the highest portion of distracted drivers, with 16% of drivers under 20 involved in fatal accidents reported to have been distracted while driving.

There are three types of distraction: **VISUAL**: an activity that takes your eyes off the road; **MANUAL**: an activity that takes your hands off the wheel; and **COGNITIVE**: an activity that takes your mind off driving. The most dangerous distractions are those that involve all three types. A common example is texting while driving. Because it takes your eyes off the road, your hands off the wheel, and

your mind off driving, it is very dangerous and leads to many traffic accidents. Thirty-two states and Washington D.C. have made it illegal to send text messages while operating a motor vehicle, and some states have made it illegal to use any cellular device while driving.

In order to avoid distractions while driving, and keep yourself and others safe on the road, it is best to follow a few simple guidelines:

- Limit your interaction with passengers—always keep your attention on the road and your hands on the wheel
- Avoid fatigue—don't drive when you're very tired and share driving responsibilities on long trips
- Don't drive when you're angry

or upset—emotions can interfere with safe driving so you should always cool down before getting behind the wheel

- Don't use your cell phone—if you need to make a call, pull off the road to a safe location before making a call or sending a text message

- Avoid activities which take attention off the road—activities like eating, smoking, grooming, or operating the radio

Our firm sees many victims of auto accidents which have occurred as a result of careless driving. The results are often devastating for the victims and their families.

Please, drive safely.



Meeting All Your Legal Needs

Current Resident and/or

We're On The Web
www.KeithTaylorLaw.com

WHY NO ADS?

We are frequently asked why our firm does practically no advertising. Lawyer advertising is the subject of much debate within the profession. Some "old school" attorneys believe advertising is undignified for a profession, while many newer lawyers view law like any other business; therefore appropriate for "in your face" advertising. Without question, some of the deplorable lawyer advertising has led to a deterioration of lawyers' public image in recent years.

Our firm has found over the

years that our best clients come by way of referral. Referrals from other current clients, past clients, other lawyers, and doctors, provide the foundation for our clientele. We feel our reputation for excellent legal service is our advertising.

We believe it means more when someone we have helped shares their positive experience with their friends and family, and recommends our services to others.

Advertising by lawyers does not provide a prospective client with

any information which that client would want to know in order to make an informed decision on which lawyer to hire. The only information provided in an advertisement is that information the lawyer wants to share. When you hire a lawyer from an ad, you do not know their experience level, their skills, or their track record.

We find that our experience and the satisfaction of our clients is the best advertising we can have. When we help our clients through their legal matter, and

**INJURED?
1-800ASKME**

they are so satisfied that they share that experience with others, we don't need any 1-800 number to attract clients. Next time you see a lawyer ad (probably in the next 5 minutes), ask yourself: Do I want a lawyer that I don't know who has flashy ads and hollow promises, or do I want a lawyer with a proven track record and satisfied clients?