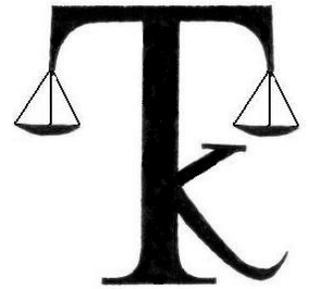


LEGALLY SPEAKING



FALL 2014



Anti-Distraction Phone Apps (Android Platform)*

AT&T Drive Mode: Blocks all apps except navigation and music once the car reaches a speed of 25 mph. Can receive calls from 5 contacts.

Sprint Drive First: Allows you to choose only 3 apps that can be used once vehicle reaches 10 mph. Unfortunately, texting is an app that can be enabled, which defeats the purpose.

Verizon Safety Go: Automatically texts a reply that you are driving. Allows you to choose to receive phone calls from 3 contacts.

**Apple does not allow 3rd party apps to interfere with the operation of the device.*

DISTRACTED DRIVING—A PROBLEM FOR EVERYONE ON THE ROAD

Distractions in the car and on the road have always been a cause of vehicle crashes. The widespread use of smart-phones, with Internet connections, maps, music playlists, and texting capabilities, has made the problem of distracted driving much worse.

The National Highway Traffic Safety Administration claims 3,331 traffic deaths and 421,000 injuries in 2012 were a direct result of distracted driving. The numbers are up from 2011, and experts believe they are underreported. The National Safety Council states that at least 1.3 million motor vehicle crashes each year (about 23% of all traffic crashes) involve cell phone use. At least 100,000 of those are related to drivers who are texting.



DID YOU KNOW...

- ◆ **9** people die and another **1400** are injured each day in the U.S. in auto accidents involving a distracted driver
- ◆ In **21%** of all traffic crashes, a driver was talking on their cell-phone
- ◆ An average text takes a driver's eyes off the road for **23** seconds. At 55 mph that is like driving the length of **5 football fields** with your eyes closed.
- ◆ **77%** of teens say their parents tell them not to text & drive, but do it themselves frequently

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ATTORNEY CZAYA ELECTED PRESIDENT OF LOCAL BAR ASSOCIATION

August began the new year for the Citrus County Bar Association (CCBA) and our firm is proud to announce that two of our own attorneys were elected to leadership roles in the organization.

Attorney **Adam Czaya** was elected to serve as President and is ex-

cited for the opportunity to help improve the image of lawyers and judges and to promote the role of lawyers in Citrus County. The CCBA will continue to award scholarships to local students, hold Law Week events for the public, and host the 5th District Court of Appeals as

they hear oral arguments later next year.

Attorney **Jessica Czaya** was elected to serve as vice president and has been instrumental in developing the CCBA website for lawyers and the community: citruscounty-bar.com.

The fatal crash rate for drivers ages 16 to 19, based on miles driven, is four times higher than for drivers ages 25 to 69.



You can get helpful tips from CDC—Parents are the Key to Safe Teen Drivers Facebook page. CDC also has articles and other resources on their website: cdc.gov

TEEN DRIVER SAFETY

Most of us were ‘teen drivers’ at one time. Once parents have teen drivers of their own, it’s important to lay down some ground rules for their own safety. Motor vehicle crashes are the number one cause of death for teens. In fact, the fatal crash rate for drivers ages 16 to 19, based on miles driven, is four times higher than for drivers ages 25 to 69.

Although there are many reasons for this, the main cause is distracted driving.

Here are a few tips to help keep your teen driver focused and safe behind the wheel:

Start talking to your kids about safe driving habits *before* they reach driving age. More importantly, model good habits every time you drive, even before they begin to

drive. This means turning off your cell phone and placing it in the glove compartment when you get into the car, wearing your seatbelt, and obeying the posted speed limit. The Centers for Disease Control has a Facebook Page—CDC Parents are the Key to Safe Teen Drivers — with more excellent tips.

Establish family driving rules and consequences for breaking rules. Draw up a teen driving contract which outlines both the rules and consequences, and hold your drivers accountable. Some rules to consider are no cell phones and no extra passengers. Obeying the law is of course non-negotiable. Therefore severe consequences should be enforced for speeding, alcohol use or possession and failure to wear seatbelts.

Once they’ve come to understand the concept of driving safely and your expectations when they are behind the wheel, you may consider signing your teen driver up for an advanced driving safety course. Consumer Reports suggests Street Survival (streetsurvival.org), which is an eight hour hands on driving class that teaches teens how to handle the limits of their own vehicles and how to stay in control in real-life situations. The Citrus County Sheriff’s Office offers the Teen Driver Challenge through the local high schools at no cost to students. Find out more about that at SheriffCitrus.org.

Let your teen drivers know that you are serious about the rules of your home and of the road. Teen drivers must understand that driving is a

PARENT LIABILITY OF TEEN DRIVERS

There are few moments which are more significant in the life of a teenager than the day he gets his driver’s license. It’s also a significant day for the parent or legal guardian because when a parent signs consent to allow his teen to get a learner’s permit, he also takes responsibility for the way the teenager drives.

Many people do not realize that in Florida, a parent may be held legally responsible for the negligent actions of his or her teenage driver. Florida courts routinely hold parents financially responsible for accidents and the resulting damages that occur when their teenaged child is driving a vehicle they own.

In fact, a parent’s liability may continue after the child becomes an adult. Florida law imposes strict liability upon the owner of a motor vehicle who allows another person to drive it. This is known as “Dangerous Instrumentality Doctrine,” and is not limited to family members who are driving your car, but any person who has permission to drive your vehicle.

Prior to handing over the car keys to your teen or young adult driver, you must make decisions to limit your liability. First, determine if your young driver is responsible enough to drive. Next, take another look at your auto insurance policy coverage to determine if your policy limits are high enough or if you should purchase umbrella coverage.

Another decision to make is whether or not to purchase a car for your teenager. You may consider having him purchase and title his own vehicle, and purchase his own automobile insurance. If you do choose to purchase a vehicle, invest in a late-model used vehicle with advanced safety features such as electronic stability control and curtain airbags.

If you have or will have a teen driver in your home, we’d like to help you understand your automobile insurance coverage. We would be happy to review your policy and provide you a comprehensive report explaining your coverage and limits. Call or e-mail us today to find out more about this free service.



CAUTION: TIPS TO STEER CLEAR OF DANGEROUS DRIVERS

Be Ready & Alert. Drive cautiously and use your mirrors to be aware of all of the vehicles on the road around you. Your driving behavior is the only thing you can control. Don't rely on other drivers to do the right thing.

Give Drivers Around You Plenty of Space. Don't drive too closely behind another vehicle or directly beside one for any period of time. Leaving room will allow you to react if something goes wrong. If a driver is following too closely, slow down to allow him to pass.

Avoid Driving During the Most Dangerous Times. Traffic fatalities peak around 1-2 a.m. on Saturdays and Sundays, with the majority of those being caused by drunk drivers.

Report Dangerous Drivers. Pull over and call 911 if you see someone driving erratically. The behavior endangers everyone on the road and if you give a good description of the vehicle the authorities can remove the dangerous driver and possibly prevent serious injury to other drivers.

HIRING A LAWYER IF YOU'VE BEEN INJURED

If you've been injured, it makes sense to call an attorney to learn about your legal rights because you may be entitled to reimbursement for medical bills, lost wages and other losses. But how do you determine which attorney to call?

Perhaps you've had experience with an attorney who handled a general matter for you such as a divorce or real estate transaction. Should that be the person who handles your injury case? The law has become so complicated that no lawyer can effectively handle every type of case. You must determine whether or not you want a lawyer to handle a personal injury case who also handles divorce, criminal defense and bankruptcy. Think of it this way: Would you expect a medical doctor who practices general surgery to handle open heart surgery? A reputable surgeon would refer you to someone who specializes in cardiac surgery. A lawyer who handles the occasional personal injury matter simply cannot provide the level of expertise as an attorney who is Board Certified in Civil Trial and dedicates the majority of his practice to representing injury victims.

To begin finding a lawyer who represents the injured, you may want to ask your friends or a legal professional in the community. In any profession, those who work in the field most likely know who is good and who is not, and you may have a friend who has had a great (or horrid) experience with a local lawyer. Personal referrals are the best kind of advertising whether you are looking for a doctor, a hair-stylist or a lawyer.

Lawyers who handle personal injury cases will provide a free consultation and take a case on contingency fee basis, meaning they don't

collect a fee if there is no recovery. It doesn't cost more to hire an experienced injury attorney, so it's a good idea to interview any potential lawyer.

Questions to ask before hiring an injury lawyer

What kind of cases does the lawyer handle on a day to day basis? Insurance companies will hire lawyers who limit their practice to defending personal injury claims. If you have a serious injury, you will want a lawyer who is dedicated to representing the injured day in and day out.

Does the lawyer actually take lawsuits to trial? How much experience does the lawyer have in front of a jury? Many lawyers advertise themselves as "aggressive personal injury attorneys" and surprisingly have very little jury trial experience. In fact, one Florida firm with memorable television commercials made news recently when they finally took a case to trial...and lost.

Is the attorney Board Certified in Civil Trial Law? Board certification is the Florida Bar's highest level of evaluation of the *competency* and *experience* of an attorney in his area of practice. In the State of Florida, only Board Certified Lawyers may refer to themselves as a "specialist" or "expert" in their legal field.

Meeting All Your Legal Needs

Current Resident and/or

FIRM DONATES 250,000 SHEETS OF PAPER TO LOCAL SCHOOLS

The lawyers and staff at The Law Office of Keith R. Taylor recently donated over 250,000 sheets of paper to United Way of Citrus County to help the organization reach their goal of providing one million sheets of paper to the four local middle schools. Pictured in front of 47 cases of paper with United Way staff are lawyers from the firm (L-R) Jennifer Barber (United Way CFO), Attorney Steven D. Fichtman, Attorney Adam A. Czaya, Attorney Jessica K. Czaya, Amy Meek (United Way President and CEO), Senior Attorney Keith R. Taylor, and Jade Jones (United Way).

