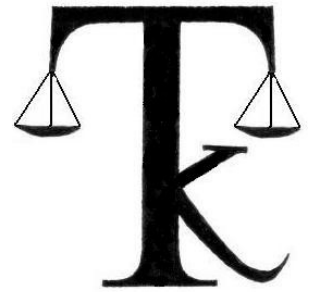


LEGALLY SPEAKING



www.keithtaylorlaw.com

SUMMER 2011

Home Security Pointers

- * Don't advertise you're on vacation
- * Lock all your doors and windows and arm your alarm system
- * Keep doors and windows unobscured by bushes and fences
- * Don't leave valuables in plain sight
- * Be careful with your keys
- * Don't think it won't happen to you

KEEPING YOUR HOME SECURE WHILE ON VACATION

With summer vacation season in full swing, it is important that you and your family protect your home if you leave town for a summer-time getaway. You can keep your house safer from break-ins by following a few simple rules.

First, don't advertise your vacation. Many people don't do anything to make their house look occupied while they're on vacation. With the lights out and no cars home, it acts as a big target for potential burglars. The New York City Police Dept. suggests putting some inexpensive kids toys in the lawn.

Often, people make a break-in too easy. Either by leaving a door or window unlocked or an alarm unarmed, you can turn a break-in into a walk-in. Remember to check windows, all your doors, including back

doors and sliding doors, and your alarm system before you leave.

Don't obscure your house. Large hedges and tall fences hide windows and doors and allow thieves cover to work.

Don't leave your valuables in sight. Thieves will often look into windows to see what kinds of items are available inside. By obscuring the view through the window, or moving your valuables to a more secure location, you can deter potential burglars. Mirror-tinted windows can prevent thieves from using this common tactic.

Be careful with your keys. Leaving a key under a doormat, or elsewhere outside the home is common. 12% of people say they often take the risk, and 7% do so occasionally. When a burglar decides to break into



a home, they will often look in places where people commonly store their "hide-a-key." It's also common to give out keys and then forget to have them returned. 66% of people surveyed by Consumer Reports said that they have given a house key to someone who does not live in their home. If you've given a key to others, like a babysitter, contractor, or houseguest, you should change your locks. Even if you get the key back, it is easy for them to make a copy while they have it and use it at a later time. Ultimately, it is best to only give copies of your house key to the people you truly trust.

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ATTORNEY FICHTMAN TO LEAD LOCAL BAR ASSOCIATION

July brings a new year for the lawyers and judges of the Citrus County Bar Association. The firm is honored that the members have elected **Steven D. Fichtman** to serve as the Association's President. As Steven takes the helm, he will work to grow the membership of the

Association and to improve the image of lawyers and judges. Steven plans to continue the good works of the Bar Association, including awarding scholarships at the local high schools and holding Law Week events for the public.

One of the new things Steven brings

to the Association is to provide Continuing Education seminars for the members. Both Steven and senior firm attorney, **Keith R. Taylor**, are scheduled to give lectures to the lawyers and judges of the Association. As President, Steven will represent the lawyers and judges of Citrus County.

SHOULD YOU INSURE DEFENSIVELY?



25% of Florida Drivers may be uninsured. Are you adequately protected?

A study by the Insurance Research Council found that one in four drivers in Florida may be driving without insurance and that number will likely grow. There is a strong correlation between uninsured driv-

ing and the unemployment rate. Florida law requires every driver to have automobile insurance, and a driver who doesn't have it may be fined, or lose their license, registration, or vehicle tag.

However, the tough economics of unemployment and underemployment cause drivers to take the risk and break the law requiring them to have car insurance. This is a risk not only for themselves, but for other drivers on the road, as well.

The risk of having a collision with

a vehicle driven by someone who is uninsured makes it very important to have adequate insurance coverage to protect yourself. Purchasing uninsured and underinsured motorist coverage in your insurance policy can protect you if you are in a collision with a driver whose insurance cannot cover your vehicle damage or bodily injury.

Every week our firm evaluates claims that involve at-fault drivers who have no (or not enough) insurance. Debtor protection laws in

Florida often times make it difficult or even impossible to collect damages against an uninsured at-fault driver. After all, O.J. Simpson moved to Florida. Many lawyers don't understand the intricacies of insurance law, but it can make a big difference if you've been in a collision with an at-fault driver to have a lawyer who understands and has spent years working within the system to get recoveries for injured motorists. For more information on Florida insurance law, visit our website or blog.

NEGOTIATING IN YOUR DAILY LIFE

You probably feel like most of the things you spend money on in your daily life have set prices without any room to negotiate. However, you may be surprised by the things you can—and should—negotiate a price for.

Credit Card Rates. Credit card companies compete for customers, and the competition can work to your advantage. Shop around to find the best rates. When you call the 800 number associated with a credit card, tell the customer service representative that you have gotten several offers of lower rates and ask if they can beat them. In a study by US Public Interest Research Group, more than half of consumers who asked for lower credit card rates got them, with their average APR dropping from 16% to 10.5%.

Mortgage and Financing Rates and Fees. Lending has gotten hard-

er in recent years and a lender will work hard to make a deal, especially when the consumer has a solid credit score. When negotiating the terms of a mortgage or refinancing, compare rates at several lenders. Ask lenders to match the best deal, and to lower out-of-pocket costs like application and origination fees. Some lenders will even waive the fees altogether. Negotiating fees can save you thousands of dollars.

Home Improvements. Business is slow, and costs of building materials are down, so contractors are willing to negotiate their prices. According to a recent survey by Angie's List, over half of the home improvement contractors surveyed were willing to drop their prices by 10% to get a job, with about a quarter willing to drop fees by up to 20%.

Appliances and Electronics. Store managers understand that a

discounted deal today is better than no deal at all. The best time to negotiate the price of electronics or large appliances is when there are few customers around. A manager will hesitate to give you a deal if they fear having to give the same deal to all those who overhear it. Because the profit margins on these items are slim, a discount of about 10% is a good goal. You should also try to get the store to throw in free delivery or installation. Consumer Reports found that 75% of shoppers were able to negotiate a deal on major appliances with average savings of \$100 per appliance.

Medical Bills. Many patients assume that the cost of medical procedures and tests are set in stone when, most often, they are not. There is often huge variance in costs among providers; for example, the cost of an MRI on a right knee ranges from \$400 to \$1,500 in Washington, D.C. You can find average prices for

various procedures at Healthcare Blue Book. Studies have shown that 74% of patients who ask for a discount were successful, often paying less than half the original cost.

Cars. Buying a car is one of the few times when negotiating is not only acceptable, it is expected. When you go to a dealership, instead of looking at the sticker price and negotiating down, find out the dealer price (what the dealership paid) and work up. You can find the dealer invoice price on free websites like Edmunds.com and KBB.com. You can also negotiate the value of your trade-in, financing terms, and the cost of extended warranties.

Most people are surprised to learn all the prices that are actually negotiable. So next time you head out for that large purchase, ask yourself what kind of discount you might be able to get; and go for it.

CHANGES TO ALIMONY LAWS 1 YEAR OLD

Former Governor, **Charlie Crist**, signed the law, and it became effective July 1, 2010. One year later, the public and even lawyers we run into, don't realize that the law regarding alimony in the State of Florida "ain't what it used to be." Prior to the passage of the new law (found at F.S. §61.08), most of the particulars in the area of alimony were found in the judicial opinions, or 'case law.' That case law often times made it difficult to predict how a judge would rule when considering alimony claims.

Child support, on the other hand, has been governed by statute for years, and the calculation is, for the most part, a mathematical process based upon income and a table. The changes implemented by the Legislature are designed to make calculation of alimony more predictable; almost like child support.

Under the new law, a marriage of less than 7 years is deemed a "short term" marriage, and there is a presumption of no alimony. A marriage in excess of 17 years is deemed a "long



term" marriage, and alimony is presumed. So what happens in the middle? Well, the new law created "**durational alimony.**" Durational alimony is designed to provide some level of support to a spouse after divorce, without burdening

the paying spouse with an award of permanent alimony.

The purpose of Durational Alimony is to provide economic assistance for a set period of time. The 'duration' of the Alimony cannot exceed the duration of the marriage. There still remain delineated factors to consider in awarding alimony, and our lawyers remain vigilant in understanding and presenting our clients' claims. For more information on **Family Law**, visit our website or blog.

PROTECTING YOUR FINANCES

With all of today's technology, it has become even harder to protect our finances. The threat of identity theft is all too real for many Americans, and the results can be devastating for a family. Here are a few simple ways you can protect your finances:

Don't bank on a public computer. Open Wi-Fi connections and public computers like those in coffee shops and hotel lobbies can have key logging malware which can capture account numbers, passwords, and other personal information. Never enter financial information on an

insecure network or unfamiliar computer.

Don't use unfamiliar ATMs. Some thieves have gotten creative in recent years by putting "Out of Order" signs on legitimate ATMs, scamming customers into using fake ATMs which they have set up to steal their card information. Using an ATM located inside a bank within the view of surveillance cameras will minimize this risk. Use your spare hand to cover the keypad from the view of hidden cameras or anyone nearby when you enter your pin code. You should also never carry your pin code with your card (about 1 in 10 people do) because this makes it easy for a crook to withdraw your funds if they steal your purse or wallet.

Don't drop your guard at the gas pump. Be aware of "card skimming" scams at the gas station. You should use cash or a credit card as much as possible at the pump. If you use a debit card, run it as a credit transaction to avoid entering your pin number.

Don't ignore your credit or debit card. Monitor your accounts at least once a week to spot any unauthorized transactions as soon as possible. You can also set up email or text alerts with your bank or card issuer to alert if a transaction occurs over

a certain amount.

Don't abandon your receipts. Many transactions leave a paper trail. Don't toss your receipt in the ATM lobby or leave it at the gas pump. Hold on to the receipt until the transaction has cleared and you make sure the totals match.

Don't throw financial documents in the trash. You should always cross-shred any bank account statements or other financial documents that contain information that may be used to steal your identity before disposing of them.

Don't keep the same PIN number forever. You should routinely change your PIN on your debit or ATM card to protect yourself from thieves and skimming schemes.

With identity theft and financial crimes on the rise, it is more important than ever to understand and protect against these risks. For more helpful hints on avoiding Identity Theft, see our Fall 2010 edition of Legally Speaking, available through our Newsletter page at www.KeithTaylorLaw.com.



Meeting All Your Legal Needs

Current Resident and/or

See Our Updated Website
www.KeithTaylorLaw.com

SO, YOU GOT JURY DUTY?

The juror is the most powerful person in the courtroom, as the jury is the foundation of our judicial system. Each juror is charged with the responsibility of sorting through the evidence so those who have suffered a loss may find justice. The obligation to sit as a juror is as critical to our country's liberty as the obligation to take up arms and defend it. There are no "small" cases. Every person is entitled to a trial before a jury of their peers.

The development of English law, the basis for our country's civil justice system, was marked with turmoil and strife. One of the biggest issues in the conflict was the King's

failure to provide a system of trial by jury. Indeed, when the United States declared independence on July 4, 1776, one of the most prominent reasons was the failure of the King to provide trials by jury.

Today, the United States' jury trial system is as important as ever. The system allows every person to have his or her case heard and provides each of us with the right to justice. Perhaps the most important of all our constitutional protections is the assurance of having our grievances heard by a jury of our peers. Only a jury, solemnly sworn to uphold the laws and constitutions of the State of Florida and the United

States, without favor or bias, can protect the weak from the strong and the powerless from the powerful.

The role of the juror is to listen to all of the evidence and reach a fair and just decision under the law. The juror must decide what is true, fair, and just without regard to status or position.

So the next time you get a summons for **Jury Duty**, remember what an huge responsibility you have. Remember that the jury is the cornerstone of our legal system, and that a jury member is empowered to deliver justice.

To learn more about the impor-

tance of the Jury in our legal system, or how a Jury might affect your lawsuit, visit our Resources page at www.KeithTaylorLaw.com where you can download our article, [The Florida Jury: Seeking Justice for All.](#)

