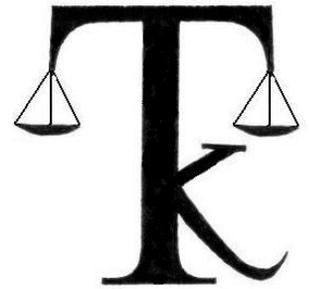


LEGALLY SPEAKING



Winter 2013

MEET OUR NEWEST LAWYER

The Law Office of Keith R. Taylor, P.A. is proud to welcome our newest attorney, Jessica K. Czaya, to our team. In the months following her graduation from Stetson University College of Law in May, Jessica's life has included a whirlwind of accomplishments. In July, she took the Florida Bar Examination. September 8th, she gave birth to her first child, Clara Grace. Ten days later, she received her passing results and authorization to be sworn in as a member of the Florida Bar. On October 2, 2012, Jessica was sworn in as a member of the Florida Bar by Judge Patricia Thomas at the Citrus County Courthouse in Inverness.

Attorney Czaya joins Attorney Keith Taylor handling serious litigation cases including personal injury and wrongful death cases. She also handles contract and business litigation.

For Jessica, practicing law is a family affair. In addition to her father, Keith Taylor, she joins her husband, Attorney Adam Czaya at the firm. Jessica looks forward to working with her family to help grow and expand the practice and continue to provide clients with an exceptional client experience. If you'd like to learn more about Attorney Jessica Czaya or any of our attorneys, please visit our website at www.KeithTaylorLaw.com/AboutUs



Attorney Jessica Czaya pictured with the lawyers from The Law Office of Keith R. Taylor, P.A. (From left to right) her husband, Attorney Adam Czaya; her father, Attorney Keith Taylor; and Attorney Steven Fichtman

NOT-SO-EXTREME COUPONING

If you watch TLC's popular reality show Extreme Couponing, you've seen people fill an entire basement with items like tuna fish and shampoo. But you don't have to be so extreme to save money by clipping coupons. With the many websites, blogs and apps dedicated to couponing, you don't have to put a lot of effort and time into saving money. Much of that has been done for you!

In today's economic climate, many people are taking advantage of using coupons to save money. Some

even view coupons as a form of currency. There used to be a stigma associated with clipping coupons- it was something people did to make ends meet. This has changed in recent years. In fact, a Nielson study reported that 41% of coupon enthusiasts come from households that make over \$70,000 per year.



How do you get the most out of couponing? Subscribe to a local blog dedicated to couponing and sign up for daily e-mails. Websites such as addictedtosaving.com or truecouponing.com will help you get on the road to big savings on your groceries, personal items, restaurant meals, and virtually anything you can save money on. Both of these websites are user friendly and have a dedicated tab for those who are new to couponing. Start there and save big!

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DIY LEGAL DOCUMENTS: ARE THE SAVINGS WORTH THE RISKS?

We have all seen the ads for websites and software that offer to help you write your own "simple will" for a low flat rate. A tough economy has pushed many to use these types of programs to draft their own important legal documents, rather than using an experienced legal professional. Consumer Reports recently published a report where they test 3 software products claiming to help you write your own will: LegalZoom, Rocket Lawyer, and Quicken WillMaker Plus. Their findings were that all three products had major issues, and that none are very likely to meet your individual needs.

Some of the major areas of concern included:

- ◆ Outdated information
- ◆ Lack of sufficient customization
- ◆ Don't provide for specific states' estate law in any detail
- ◆ They were inflexible in some areas— for instance using arbitrary age or time limits
- ◆ They were too flexible in other areas— even allowing you to completely contradict your will after its completion.
- ◆ No provisions for popular estate plan options such as special-needs trusts, pet trusts or domestic partnerships
- ◆ Tax issues were not addressed

The biggest concern seems to be that as a layman you can't be sure what is missing in the finished product; a scary proposition in such an important document. As the New York Times said in their article *In Using Software to Write a Will, a Lawyer Is Still Helpful*, which found many of the same pitfalls as the Consumer Reports findings, you "don't know what you don't know." So, while it may seem these types of programs are an inexpensive alternative to having a lawyer draft your estate planning or other important legal documents, you should think twice before putting such an important aspect of your family's financial security in the hands of these programs.

Our office is happy to offer free estate planning consultations. A trained and experienced estate planning attorney will sit with you to dis-



cuss your specific needs and ensure that you have an estate plan that does exactly what you want it to do. If you're considering drafting your own estate plan, or if you already have an estate plan and you would like our attorneys to review it, please contact our office today to set up your free consultation.

For Consumer Reports' entire article, see *Write your own will? We tested 3 software products that claim to help you do it on consumerreports.org*.

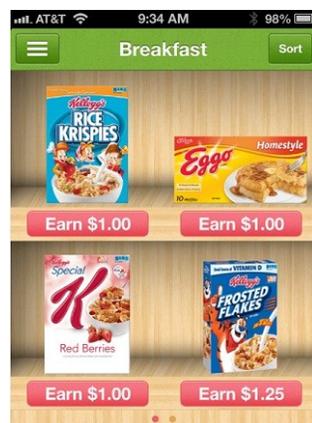
SMART PHONE APPS THAT MAY HELP YOU SAVE MONEY

Have you heard of Ibotta?

Ibotta is an iPhone and Android App that allows you to earn money by purchasing products at participating stores. It is easy to use and your earnings are given to you as a rebate into your Ibotta account.

How (and where) does Ibotta work? Over two dozen stores participate in Ibotta offers, including Walmart, Target, Publix and CVS. First, you must download the free Android or iOS app to your phone. Before you go shopping, choose your offers from the ones available. Buy your chosen products at any of the major retailers that Ibotta supports. Take a photo of your receipt and scan

the barcode of the products. Ibotta will verify your purchases and credit your PayPal account right away.



You can still use manufacturer or store coupons to save even more!

13.3% - The percentage of income the average person spends on stuff they don't need

Grocery IQ

Grocery IQ makes grocery shopping easy and cost-efficient. Once you've downloaded the free app, scan the barcodes (from home) of the products which you plan to purchase and the app will generate a shopping list, categorizing the items by food group. It also shows if there are any coupons available! Grocery IQ is available as a mobile app for Android or iOS platforms, and you can also use it online.

ImpulseSave

ImpulseSave is designed differently from the other apps. When you resist the urge to purchase something on impulse, this app will actually track what you have not spent (what you have saved). You can actually opt to have that savings instantly transferred from your checking account into a savings account, however that requires submitting sensitive information to the app developer, which is risky.

TIP:
Put a sticky note on your credit card to remind you to use your money saving apps!

DUNNELLON POLICE DEPARTMENT'S COPS FOR KIDS

The Dunnellon Police Department hosted its 2nd annual Cops for Kids program which is supported by citizens and businesses in the community. Eighteen children got to have dinner with Dunnellon police officers, and then continue on to Wal-Mart for a shopping spree. Each child made a list of family members to shop for. With the help of the police officers, they

were able to check the gifts off their lists and still buy something for themselves with the \$100 Walmart gift card they were given.

Attorney Keith Taylor is pictured presenting a donation for Cops for Kids to Dunnellon Police Chief Joanne Black. Also pictured is Officer Mike Miley. (photo: Riverland News)



CUTTING COSTS? KNOW THE RISKS BEFORE CUTTING YOUR AUTO INSURANCE COVERAGE

Florida Law requires every owner of a motor vehicle to have automobile insurance. Many different coverage options with varying premiums exist for Florida drivers. In today's economy we're all looking for ways to cut costs, and we may be tempted to scale back to the bare essentials across the board when it comes to our monthly bills. However, before choosing to reduce your automobile insurance policy limits or eliminate coverages, you should understand you are paying for and how you would be affected should you be involved in an accident.

Many people think they have "full coverage" auto insurance, and are surprised to find out after being involved in an automobile accident that their policy only covered minor injuries and damage to the vehicles involved. An important thing to understand about your policy is **there is no such thing as full coverage automobile insurance!**

According to Florida Law, you must carry \$10,000 of personal injury protection (PIP) insurance and a minimum of \$10,000 of property damage liability insurance. You will com-

monly hear this called "No-Fault Insurance." Personal injury protection (PIP) insurance covers you regardless of whether you are at fault. However, Florida Law regarding PIP benefits changed beginning January 1, 2013. The new law provides strict definitions of what constitutes medical treatments and covered injuries. You may not reduce your PIP coverage, but you will want to review your policy to understand your benefits. Property damage insurance pays for damage that you cause to another person's property (vehicle, fence, building) while you are driving.

Which insurance coverage is considered optional in the state of Florida? Although not required by law, many drivers buy other types of insurance coverage in addition to the mandatory PIP and property damage liability insurance. Common optional coverage purchased includes: collision, comprehensive, uninsured motorist, medical payment, towing, rental reimbursement, and accidental death and dismemberment.

Which coverage can you eliminate or reduce in order to cut costs? Choosing the amount of coverage to carry is a personal financial decision based on many factors other than



premium costs. What's most important in making such a decision is having a firm understanding of your coverage and limits, and knowing the potential consequences should you become involved in an auto accident after reducing or eliminating coverage.

The first type of optional coverage you should be certain you understand is liability. Liability insurance protects you financially in the event of an accident in which you are at fault. The two types of liability coverage are bodily injury (BI) and property damage. BI covers claims against you for medical bills, lost wages, and even pain and suffering, but it does not cover your own injuries.

The next type of coverage you

must understand is uninsured/underinsured or UM. This is basically liability insurance for you. In many cases the person who causes an accident does not have bodily injury liability insurance or their policy limits are too low to cover the medical costs of those seriously injured in the accident. You can be covered under your UM policy even when you are a passenger in someone else's car, are struck as a pedestrian, or are involved in a hit-and-run accident. UM coverage can be "stacked," meaning the coverage increases with each vehicle you own.

We know that understanding your automobile coverage can be daunting. If you have questions about your 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.**

Meeting All Your Legal Needs

Current Resident and/or

Visit Our Website
www.KeithTaylorLaw.com

26th Annual Manatee Festival

When you think of winter in Crystal River, one of the first things that come to mind is manatees. No winter in Crystal River would be complete without a visit to the Florida Manatee Festival, which celebrated its 26th year the weekend of January 19-20, 2013.

The festival proved to be a great low cost entertainment option for those watching their budgets.

For a donation of only \$3.00, the festival did not fail to delight attendees with live mu-

sic, fine art exhibitors and over 150 craft vendors from around the United States. Traditional fair food was available as was a beer & wine garden. Children, who were admitted free, were entertained at the Creative Playground with games and activities provided by Childhood Development Services. To round out the entertainment, boat tours were offered for visitors to enjoy the waters of Kings Bay and view the manatees in their natural environment.



The 26th Annual Manatee Festival was hosted by the Citrus County Chamber of Commerce, the City of Crystal River and Rotary Club of Crystal River. Attorney Keith Taylor served as Rotary Chairperson for this year's festival.