



STEVENSON • KLOTZ



Stevenson Klotz Monthly Calendar—October of 2017

International Music Day, October 1. Initiated in 1975 to encourage the promotion of musical art among all sections of society.

World Teacher's Day, October 5. Celebrate the hardworking teachers who educate our children.

Octopus Day, October 8. Part of International Cephalopod Awareness Days, celebrating the most intelligent invertebrates in the world: octopus, cuttlefish, squid, and more.

Columbus Day, October 9. In 1492, Columbus sailed the ocean blue...

World Food Day, October 16. This day is recognized in order to raise awareness about hunger and to encourage the public to support efforts to eradicate world hunger.

National Chocolate Day, October 28. Celebrate the many health benefits.

Halloween, October 31. Be prepared for trick-or-treaters tonight.

Also Inside This Issue: ➔

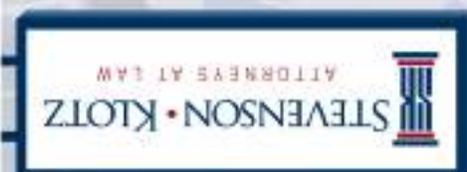
- Chris' Corner
- What's up at SKLF?
- SKLF October Calendar
- Community Spotlight: Taco Rock
- Employee Spotlight: Cheryl Whittaker
- How 'Trick or Treat!' Took Over the World
- Recipe of the Month: Hot Chocolate Sauce
- Focus on Preventing Slips, Falls, and Other Injuries
- What If My Doctor or Hospital Won't Take My Insurance?

Contact Your Trusted
Legal Advisors Today!
StevensonKlotz.com
info@StevensonKlotz.com
(850) 203-3072



We want you to think of us as your trusted legal advisors. If you, your family, or friends need legal advice, we want you to give us a call to help you. Even if it is a legal issue we do not handle, we will get you to someone who does.

**Stevenson Klotz
is committed to our
local community!**



Stevenson Klotz
212 W. Intendencia Street, Suite A,
Pensacola, Florida 32502

STEVENSON • KLOTZ

What's up at SKLF?

In September, Chris and I held our quarterly review. We looked at all of our annual and quarterly goals for this year and laid out a plan to complete them all by the end of the year.

We have private meeting space we use off premises so that we can work uninterrupted. The meeting took most of a morning. We are excited to be on track to hit our planning and financial goals.

We also participated in the Annual Walk for Autism.

In October we have four trials scheduled. One of the trials is out of state. Trial schedules are always stressful because preparation takes the most time and energy of any of our other work. Sometimes we prepare for a trial and it resolves itself the day of or the days before the trial begins.

Sometimes we know for sure what cases will go to trial. Other times we fully expect a case will go to trial but it somehow winds up resolving. Regardless of whether we think a case has a chance of resolving, we always thoroughly prepare.

By the time the next newsletter comes out we should be through a very busy month.

Chris' Corner

This month I wrote on Facebook that we need to be mindful of each other's rights to free speech. Here is what I was thinking.

The United States' Constitution is the foundation of the law in our Country. No other country protects freedom or independence like we do. Unlike many other countries, we protect our citizens' rights to speak their minds, even if the government or other people strongly disagree.

There are very few limits on your right to non-violently speak your mind. Our Constitution guarantees this.

As lawyers, Eric and I fight to protect peoples' Constitutional rights every day. We fight to make sure you get a fair day in court. We fight to make sure that even if you are going

RECIPE OF THE MONTH

Hot Chocolate Sauce



This is a simple, but yummy recipe. As Fall arrives, this is great on a host of warm desserts...Or ice cream.

Ingredients:

- 1 cup heavy cream
- 2/3 cup dark brown sugar
- 6 tbsp. unsalted butter
- Pinch of salt
- 3/4 cup sugar
- 1 cup cocoa powder

Directions:

In a large saucepan, combine butter and cream. Stir on medium heat until melted. Allow to come to slow boil. Add sugars and keep stirring until dissolved. Reduce heat to low and add cocoa and salt. Stir until smooth. Remove from heat and serve. Can be kept in fridge for weeks. If you want to go crazy, add some orange zest to the mixture as you are stirring.

up against a huge, rich, influential opponent, you get treated with justice. We fight for everyone's right to be treated fairly in the system.

In return for the freedom we have, we all have a responsibility to honor other peoples right to express themselves even if we disagree. Honoring other people's opinions does not mean you have to agree with somebody. It just means recognizing that they share the same right as you do to express their minds.

So the next time you find yourself getting annoyed by someone expressing their opinion, don't get annoyed, stop and take a second to thank your lucky stars that you live in America where you have the freedom to express your views.

Our areas of practice include:

- Personal Injury
- Premises Liability
- Consumer Protection
- Criminal Defense
- Nursing Home Injury
- DUI Defense

Schedule Your Free Case Assessment
(850) 203-3072



212 W. Intendencia Street, Suite A
Pensacola, FL 32502

Community Spotlight: Taco Rock

Each month, we like to feature people we work with, our neighbors, or people who are influential in our community. This month, we would like to feature Taco Rock.

If you do not pay attention as you drive up Highway 29 in Pensacola just north of Brent Lane, you may miss one of Pensacola's best restaurants.



Taco Rock is the epitome of a hole in the wall where the food is so good, you will come back often. From the handmade signs to the Spanish soap operas on TV, you will enjoy the quaint ambiance of Pensacola's best taqueria. If you like real tacos, you have got to try Taco Rock.

The tacos come on soft corn tortillas with your selection of meat (al pastor, carnitas, chorizo, asada, lengua, or ground beef or chicken) with onion and cilantro.

My favorite dish is the burrito Verde. The green sauce is flavorful, and the burrito is made with steak making a great meal. We went last weekend, and my son tried the califas burrito for the first time. It comes stuffed with steak, fries, guacamole, sour cream, and cheese. He loved it!

They also make their own tamales, which are great and come in pork or chicken. They make their own ground chorizo sausage, which you can get by the pound if you want to cook some at home. A little known side item that completes a meal are the sliced "hot carrots" which are marinated with habaneros.

Next time you are in the mood for great Mexican food, stop by Taco Rock. You won't be disappointed!

What If My Doctor or Hospital Won't Take My Insurance?

There are some doctors or other medical types that will not accept PIP insurance. Florida's Motor Vehicle No Fault law, also known as **Personal Injury Protection** or "**PIP**", provides health, lost wages, and death benefit coverage if you are in a car wreck. No matter who is at fault, PIP coverage pays 80% of all of your medical bills up to the \$10,000 limit.

An injured person must treat with a doctor, hospital, EMS, or other qualified medical providers within 14 days of the accident to be covered under PIP. An injured person must also have a qualified doctor find that the patient has an emergency medical condition or else the coverage is limited to only \$2,500. PIP also will not pay for some types of therapies such as massage under certain conditions.

Florida's PIP insurance law is complicated. Insurance companies use the law's complexity to deny claims.

Sometimes, doctors or other health care providers will treat a patient for a car wreck, but PIP will deny the claim on hyper technical interpretations of the PIP statutes. For that reason, some doctors and healthcare providers will not accept patients who need to bill PIP insurance. Rarely do hospitals refuse to accept PIP insurance, but it can happen.

If you have been injured in a car wreck and your doctor or hospital will not accept PIP, you need to find a medical provider who will. If it is an emergency, get the treatment and worry about the bill later. If you have time to look for a new doctor you may want to consult with your primary doctor, friends in the medical field, family members, or other trusted advisors about who a good doctor is that will accept your insurance.

Focus on Preventing Slips, Falls, and Other Injuries

Many workplace accidents result from inattention to the tasks you're performing. Paying attention to balance and control can prevent many injuries workers suffer, like strained backs, slips and falls.

Here are three tips to stay focused:

- **Concentrate before reaching for something.** If you think about what you're about to do, you'll likely pay more attention to how you will do it. Concentrating on a task, such as lifting a box, helps you to use correct form to avoid strain or injury.
- **Focus on your hands.** Specifically, focus on your ring and pinky fingers when you reach for something or carry heavy objects. Most people use their thumb and index finger, but the ring and pinky fingers are actually stronger and more powerful.
- **Sit with one foot slightly forward and the other foot slightly back.** This position helps alleviate strain and fatigue to your lower back. When your body is more comfortable, you will be able to concentrate better.

Employee Spotlight: Cheryl Whittaker

Cheryl is a certified paralegal and focuses on personal injury cases. She is on the leadership team for our civil litigation department.

Cheryl is very skilled at processing claims with insurance adjusters and is a tenacious advocate for our clients.

Cheryl has a genuine gift in multitasking. She is able to keep 20 balls in the air at the same time all while maintaining great relations with adjusters, investigators, witnesses and billing departments.

One thing that never fails to amaze me is the hard work and great results Cheryl gets in negotiating medical liens. When a civil case resolves and there are unpaid client medical bills, she always fights as hard as humanly possible to get the lien reduced, giving clients that extra dollar in their pocket.

Thank you Cheryl for all that you do for our team and for our clients.

How 'Trick or Treat!' Took Over the World

Wherever you live, chances are that on October 31 you'll be visited by pirates, ghosts, princesses, and monsters crying, "trick or treat!" at your front door. Costumes and going door to door for treats can be traced back to pagan and Christian rituals from the Middle Ages.

In Britain and Ireland, poor people would beg for food door to door in exchange for prayers for the dead on the day before All Souls' Day (November 2). This practice, called "souling," evolved from a European pagan tradition. The wearing of costumes and masks originates in Celtic traditions of attempting placate evil spirits by copying them.

Immigrants from Scotland and Ireland brought the tradition of "guising" to the New World, with children going through their neighborhoods requesting food and coins, usually in exchange for a dance or poem.

The term "trick or treat" in print was seen in Alberta, Canada, in 1927, and in The Oregon Journal newspaper in 1934: "Other young goblins and ghosts, employing modern shakedown methods, successfully worked the 'trick or treat' system in all parts of the city."

Trick-or-treating had become an established fixture of American popular culture by the 1950s, when Walt Disney produced a cartoon called "Trick or Treat" and an episode of the popular TV show Ozzie and Harriet showed children overwhelming the Nelson household in search of candy.

Halloween CoStume cNTEST

OCTOBER 20TH/GALLERY NIGHT
WEAR YOUR BEST COSTUME AND
COME TO THE YOUTH MUSIC
PROJECT STAGE (SEVILLE
TOWER) AT 7:30 P.M.

Best costume wins a \$100 Union Public House gift certificate!