

Client's Bill of Rights

Lawyers will tell you that it is impossible to offer a guarantee in the legal business, but we disagree. We say that law firm clients should settle for nothing less than a guarantee.

Remember, your attorney works for you not the other way around.

At Sherrod & Bernard we believe we can guarantee our clients quality service with personal attention. We believe that, as our client, you are entitled to have the:

- 1) Right to loyalty to you and your cause.
- 2) Right to be updated regularly and in a timely manner as to the progress of your case.
- 3) Right to our respect.
- 4) Right to expect competence from our firm and all who work here.
- 5) Right to know the truth about your case.
- 6) Right to prompt attention from our staff.
- 7) Right to have your legal rights and options explained in simple terms without a lot of legal mumbo jumbo.
- 8) Right to a fair written fee agreement with our firm.
- 9) Right to a fair fee for the services we provide.
- 10) Right to make the final decisions in your case.

REFERRALS

We want you to think of us as your law firm. If you have a legal matter that needs attention, please let us know. If we cannot handle the matter, we will refer you to a firm that can.



Sherrod+Bernard, P.C.
Attorneys at Law
P.O. Box 1154 | 8470 Price Avenue
Douglasville, GA 30133



September 2013 • Volume VI • Issue 14

Car Wreck Ethics and What You Need to Know

By: Ken Bernard

Often those injured in car wrecks are poorly treated by the insurance industry, and unfortunately, misinformed by TV ads for lawyers suggesting quick cash. The lawyer's role, whether hired by TV, radio, other advertising, or by referral, is to be ethical, honest, and dedicated to assisting the victim and his/her family through the tumultuous insurance claims process and the courts.

Under Georgia Bar Rules, lawyers may not ethically "provide financial assistance to a client in connection with pending or contemplated litigation . . ." except court costs and expenses, such as expenses of investigation, medical, diagnostic work connected with the litigation, and the costs of obtaining and preserving evidence. Rule 1.8(e) Georgia Rules of Professional Responsibility and Comment 4.

Financial assistance cannot include living expenses, medical expenses, gifts, loans, and loan guarantees. Also, a lawyer may not agree, either voluntarily or at the insistence of others, to guarantee or accept responsibility for prohibited expenses.

While many injured in wrecks (car, boat, truck, SUV, or motorcycle) need financial assistance, the benefit of professional and ethical legal counsel usually adds more value to the case in the long run by providing practical legal advice on how to deal with financial needs, including: medical payments, rental car, property damage resolution, insurance claims help, and in pursuing compensation for lost wages, medical bills, future medical bills, pain and suffering, and loss of consortium. In some circumstances, healthcare providers will work on a delayed pay or lien basis for those in need of medical care and uninsured, especially where a lawyer is involved in the claim associated with the accident.

Important steps to take to secure your legal rights legally and ethically:

1. Seek medical treatment when warranted immediately;
2. If possible, document injuries to persons and property, especially with photographs and witness statements where available;
3. Contact a qualified and respected personal injury lawyer immediately to know your legal rights, (most will provide an initial case evaluation free of charge); and
4. Before talking to the other driver's insurance company, secure a lawyer to represent your interest. Remember the other insurance company represents an interest that is opposed to yours.

Car accidents are painful, emotionally and physically. Make sure you and your family do not make it worse by trying to handle it yourself or by hiring the wrong attorney.

Thank you for the referrals...

A referral from a former client or friend is the greatest compliment our firm can receive. We are grateful for every referral – below is a list of the people who recently referred a friend or family member to our firm. We would like to publicly thank each and every one of them by listing them in our newsletter. Again, we say, "Thank You!" We at Sherrod & Bernard appreciate all our referring friends, even those inadvertently omitted. This list was generated solely from clients reporting how they found our firm. Thank you for your confidence in our legal team.

Chris Baggett	Lorie Bomar	Nila Cook	Kenneth English	Barry Head	David Tisinger
Bill Bailey	Tim Brown	Ben Copeland	Karen Eubanks	Gloria Marino	Eric Ziegler
Shirley Baker	Sherrie Campbell	Doug Dean	Alexandria Hankins	Robin McDaniel	Martha Whitlock
David Bell	Lynn Carter	Brooke Dowdy	Darlene Harper	Michael Parham	Stacy Freise
Chris Bender	Jay Collins	Terri Dye	Kevin Head	Brenda Pilgrim	Steven Wilson
Chuck Blair	Dennis Connally	Yolanda Elder	Sherri Kelley	Michael Tackett	Leanne Roberts
			Brenda Head	Melanie Thomas	Tracy Herrington

Inside this Issue:

Workers' Comp Settlement.....	2
Football Schedules.....	2
Recipe of the Month.....	3
Preparing Your Home.....	3
S & B Small Business Award.....	3
Back to School Safety.....	4
Boys & Girls Club Fundraiser.....	4
S&B Gives Back.....	4



P.O. Box 1154
8470 Price Avenue
Douglasville, GA 30133

FREE CONSULTATION

TOLL FREE: 877-798-8979

LOCAL: 770-920-8350

Call or visit
www.sherrodandbernard.com
and enter your questions.
You will get confidential
answers from an attorney
with no obligation.

Back-To-School Safety

It is extremely important that your children take proper safety precautions whether they walk, ride their bicycle, or take the school bus. Below are some helpful tips for safe traveling to and from school:

1. Before crossing the street, stop and look all ways.
2. Always walk on sidewalk, if one is available.
3. Your child should always wear a helmet when riding a bicycle to school.
4. Make sure your child only rides on the right side of the road when traveling on a bicycle.
5. Stand six feet away from the curb when riding the bus to school.

It is also very important for your children to be safe at school. Below are some steps to ensure safety at school:

1. Your child should have a backpack that enhances safety and comfort.
2. A backpack should not be overstuffed.
3. Ask your child to use both straps when wearing his or her backpack.
4. Do not allow your children to use monkey bars as they are unsafe.
5. Only use playgrounds with a soft surface.

Source – National Safety Council



S&B GIVES BACK

Sherrod & Bernard proudly contributed to the following causes:

- Alexander Cheerleading Booster Club
- Birdies Fore Brighten 2013
www.brightenacademy.com
- Chapel Hill High School Panther Club
- Children's Voice CASA
www.douglascountycasa.org/
- Knights of Columbus
www.kofc.org
- Susan G. Komen For The Cure
<http://www5.komen.org/>

Sherrod & Bernard

Boys and Girls Club Fundraiser



Sherrod & Bernard donated 2 tickets to an upcoming Braves game for the Douglas County Boys and Girls Club's annual fundraiser. (Pictured is our John Sherrod with Club Board Members: John Pinson and Janet Kelly)

Can I Force a Settlement in My Workers' Compensation Case?

By: John Sherrod

In our law practice, most workers' compensation cases result in a settlement. There, however, is no requirement that a case be settled. Instead, it is a voluntary process that both the employer and injured worker must agree to enter. After a tentative settlement, The State Board of Workers' Compensation must approve the agreement before it becomes final.

There is usually an incentive for the insurance company to settle and close out a case. Otherwise, there is always a risk that the injured worker on benefits would be entitled to life-long medical care. The insurance company also wants to guard against a change in condition for the worse potentially entitling the worker to additional benefits. For the insurance company, a closed file means that it has no more exposure.

Once a medical recovery is near, the injured worker usually wants to explore a settlement of his or her case. By closing the case, the worker receives a lump sum cash payment and is free of the workers' compensation system. We have heard all too many times, "I just want to get on with my life."

In most cases, the employee should only consider settlement when he or she is comfortable that astronomical medical costs will no longer be an issue. In other words, a premature settlement that shuts the door on future medical care could strap the injured worker with excessive medical costs.

Any settlement must contemplate all benefits that the injured worker is likely to receive if the case were to remain open. These benefits include items for lost wages, permanent injuries, and medical care.

If you are considering settling your workers' compensation case, let us know and we will be happy to assist in evaluating and offering our opinion to assist in reaching an appropriate resolution.



RECIPE OF THE MONTH

By Carolyn Bernard

Glazed Chocolate Pumpkin Loaf

Preparation time: 30 Minutes

Cook time: 1 hour, 10 minutes

Servings: 2 loaves (about 20 servings)

Ingredients:

3 1/3 cups flour

3 cups granulated sugar

2 teaspoons baking soda

1 teaspoon each of cinnamon, nutmeg and salt

4 eggs, lightly beaten

2 cups canned pure pumpkin

1 cup vegetable oil

2/3 cup water

1/2 cup chopped nuts

4 ounces semi-sweet chocolate, melted, cooled

Glaze:

1 1/2 cups confectioners' sugar, sifted

4 to 6 tablespoons cold water

1 ounce semi-sweet chocolate, melted, cooled

2 to 4 teaspoons hot water



Directions:

1. Heat oven to 350 degrees. Combine flour, sugar, baking soda, cinnamon, nutmeg and salt in a large bowl; set aside. Whisk together eggs, pumpkin, oil and water in a medium bowl. Stir into the flour mixture; mix just until blended. Fold in the nuts.

2. Transfer 2 cups of the batter to a small bowl, stir in the melted chocolate. Spoon half of the remaining plain batter into the two greased and floured 9 by 5 inch loaf pans; spoon half the chocolate batter over the top of each pan. Spoon remaining plain batter evenly over the chocolate batter in each pan. Bake until a toothpick inserted in the center comes out clean and dry, about 1 hour, 10 minutes. Cool in pans on a wire rack 10 minutes; remove from pan to cool completely on wire rack.

3. For glaze, mix confectioners' sugar and cold water in a small bowl until the right drizzling consistency. Transfer half of the mixture to a separate bowl. Stir in chocolate and enough of the hot water to make the right consistency for drizzling. Drizzle white and chocolate glazes in a zigzag pattern on each loaf.

Nutrition information per serving: 397 calories, 37 percent of calories from fat; 17 grams fat; 3 grams saturated fat; 42 mg. cholesterol; 59 grams of carbohydrates; 5 grams protein; 316 mg. sodium; 2 grams fiber.

Preparing Your Home for the Fall and Winter Season

With Summer near its end, it is time to prepare your home for fall and winter's temperatures and weather conditions. Below are some tips that might help you prepare:

1. Clear out the gutters to prevent clogging.
2. Outdoor faucets should be drained in the fall.
3. Clear out ash and charred wood from the fireplace.
4. Hire a professional to clean the chimney and to check the damper.
5. Check the heating system.
6. Make sure the heating vents are not blocked or covered by furniture, carpet, or curtains.
7. Dust vents and clean all filters.
8. Unplug removable window air conditioners before taking them down.
9. Examine windows and doors for cracks and sealing them to prevent drafts.
10. Prepare for cooler weather by draining the water heater and clearing out any debris.

Source – The Reader's Digest Association, Inc.



2013 Season Schedule

- 09/08 @New Orleans
- 09/15 St. Louis
- 09/22 @Miami
- 09/29 New England
- 10/07 NY Jets
- 10/13 Bye
- 10/20 Tampa Bay
- 10/27 @Arizona
- 11/03 @Carolina
- 11/10 Seattle
- 11/17 @Tampa Bay
- 11/21 New Orleans
- 12/01 @Buffalo
- 12/08 @Green Bay
- 12/15 Washington
- 12/23 @San Francisco
- 12/29 Carolina

**UNIVERSITY OF GEORGIA
2013 FOOTBALL SCHEDULE**

Date	Opponent	Site
8.31	Clamson	Clamson, SC
9.7	South Carolina	Athens, GA
9.21	North Texas	Athens, GA
9.28	LSU	Athens, GA
10.5	Tennessee	Knoxville, TN
10.12	Vanderbilt	Nashville, TN
11.2	Florida	Jacksonville, FL
11.9	Appalachian St.	Athens, GA
11.16	Auburn	Auburn, AL
11.23	Kentucky	Athens, GA
11.30	Georgia Tech	Atlanta, GA

Red = Home Game, Black = Away Game

**GEORGIA TECH YELLOW JACKETS
2013 SCHEDULE**

Date	Opponent
Aug 31	Elon
Sep 14	@Duke
Sep 21	North Carolina
Sep 26	Virginia Tech
Oct 5	@Miami (Fla.)
Oct 12	@BYU
Oct 19	Syracuse
Oct 26	@Virginia
Nov 2	Pittsburgh
Nov 14	@Clemson
Nov 23	Alabama A&M
Nov 30	Georgia



Thank you to the Chamber of Commerce, our community, and our clients, who were involved in Sherrod & Bernard, PC. being selected for the Douglas County Chamber's 2013 Small Business of Excellence Award. We are humbled to receive the award, and sincerely appreciate the recognition.