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July 2016

Volume 2/Issue 3

Common Myths About Injury Cases

You cannot settle your case without a lawyer

If you are getting a fair offer, then you don't need to hire a lawyer. We urge anyone to talk to us over the phone before accepting an offer.

A lawyer is costly

Robert John and Associates handles all accident cases on a contingency basis. If you recover nothing, you pay no attorney's fee or costs.

You will have to go to court

Many injury cases are settled before litigation and very few go to trial. Insurance companies know you won't settle for less than you deserve if you have Robert John and Associates on your side.

You can settle now and get more money later

Once your claim is settled you can never go back and ask for more money. Thus, when settling, it is important to evaluate the potential for future medical treatment and the impact on your earning capacity.

You have 1 year to file a claim

In Indiana, in most personal injury cases, you have 2 years to file a lawsuit. However, if your claim is against a governmental entity (such as a city, county or state), you have a much shorter time to protect your rights.

Visit our website www.RJohnLaw.com for more information on personal injury claims.

Robert John and Associates will be sponsoring Teddy Bear Posse in conjunction with WIKY and WSTO from July 12 until September 12. The goal of this campaign is to collect 5,000 NEW teddy bears for police and fire departments in the Tri-State. The bears will be used to comfort and soothe small children involved in traumatic situations. We will have a drop off in our office if you would like to donate a bear to this campaign.

Susan Gainey Odooyo has been appointed to prosecute the case of the dog dragging which occurred on the west side of Evansville. Susan is a member of The Vanderburgh County Animal Cruelty Taskforce, where she volunteers to protect animals.

We had a firm outing to Escape Evansville. This is where your party gets locked in a room and you have to escape in less than an hour. We did the Zombie experience and unfortunately we got eaten by the Zombie. We were solving the last clue when time expired. We had a blast and enjoyed supporting a local business for our firm outing.

On April 25, Rich Hawley played in the ProAm practice at Victoria National. He was paired with pro David Erdy of Newburgh. He did not get called up to the pros after the event and he will only talk about one hole of the round. Apparently, he beat the Pro one hole and according to him this is the only hole that matters.

We have started posting a Friday Funny on Facebook. Please interact with our post, so Facebook keeps delivering our post to your timeline. Follow our Facebook page for upcoming charitable events and other important information.



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Things You Need to Know

Medpay Coverage

Most auto policies have medical payments coverage ("medpay"). This provision will pay medical bills for you, your passengers, and/or a permissive driver regardless of fault up to the coverage amount – usually \$5,000. Common policies allow limits anywhere from \$0 to \$100,000.

Many people think if they have health insurance, Medicaid or Medicare, that medpay is of little value. These things should be remembered:

1. Medpay will pay your deductibles and co-pays;
2. Your passengers and/or a permissive driver may not have health insurance; and
3. Ambulance bills are rarely covered by health insurance and helicopter life flights are never covered by ordinary health insurance.

Medpay coverage will pay ambulance and life flight bills. Ambulance bills usually exceed \$2,500 and a medical helicopter ride almost always exceeds \$25,000.

Another thing to consider about your medpay coverage is not to give your car insurance information to medical providers if you have health insurance. This is due to the fact that medical providers will exhaust this coverage before filing health insurance leaving nothing to pay the above-mentioned bills. Medical providers will harass you for your car insurance information, but you do not have to provide it to them. You can tell the medical providers, my attorney at Robert John and Associates will handle my medpay monies.

Claims that Could Affect You

Talcum Powder and Ovarian Cancer -- As many as 2,200 cases of ovarian cancer diagnosed each year may have been caused by regular use of talcum powder. Talc is a mineral made of various elements including magnesium, silicon, and oxygen. Talc is ground to make talcum powder which is used to absorb moisture and is widely available in various products including baby powder and adult products, including body and facial powder. Talc products used regularly in the genital area increase the risk of ovarian cancer. In February 2016, a jury found Johnson & Johnson knew of the cancer risks associated with its talc products but failed to warn consumers, and awarded \$72 million.

Mirena – Mirena is an IUD that was originally approved by the FDA as an intrauterine contraceptive. It was later approved as a treatment for heavy bleeding. It works by slowly releasing a low dose of levonorgestrel (a synthetic progestin hormone) directly into the uterus. Serious adverse side effects and potentially life-threatening complications have been reported following the implantation of the device. These complications include organ perforation, migration of the IUD to the outside of the uterus, expulsion of the IUD, and embedment in the uterus, among others.

Testosterone Replacement Therapy (TRT) – TRT products for men have been linked to an increased risk of death, heart attack, and stroke. Researchers found men who used testosterone therapy were 30% more likely to have one of these events or die after 3 years of use. A second study found that men had an increased risk of heart attack and stroke in just the first 90 days. Testosterone therapy, such as the prescription topical treatments Androgel, Testim, and Axiron, are used to help boost testosterone levels in men who have a deficiency of the male hormone. Symptoms of low testosterone include decreased libido and low energy.

If you or a loved one has been injured there is no question of who to call. Attorneys at Robert John & Associates are here to help so you can focus on healing. Call when you need us!

You Are Why We Do What We Do – Thanks for Trusting Us

Thank you for choosing our firm for your legal needs. We hope that you will continue to count on us when you need legal help. We are just a phone call away. We also appreciate the trust that you have placed in us by referring your friends, family, and associates to us for legal services. If you know anyone who needs advice, please give them our number or, better yet, pass on the newsletter. If you would like to receive future issues electronically, as well as a paper copy, please feel free to call the office and we will get you signed up.

THANK YOU FOR BEING OUR CLIENT!!