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Do you Need an Attorney for Your Accident Claim?

If you have been in an accident, one thing you will eventually need to decide is if you need to hire an attorney. It can be a difficult decision, what with everyone talking about law suit abuse and insurance premium increases. You need to push through all of that "noise" and get to the determining factors. Let's be honest, there are some instances where hiring a lawyer is not warranted.

But when do you? When should you hire an attorney? How do you know it is time? Here are a few simple and quick signs that you will need to hire an attorney:

- 1. The Insurance Company is Giving you Trouble with Your Injury Claim** You have received treatment, or even continue to receive treatment and have received constant phone calls from insurance adjusters making all sorts of requests, demands and maybe evening threatening notions. If that is the case, you need an attorney. Insurance companies are out to protect one thing, and it isn't you. It's their bottom line. They will try every trick in the book to get you to settle early and cheaply. Don't fall for their tricks; get in touch with an attorney that can help you deal with them. In fact once you hire an attorney, the insurance phone calls should stop.
- 2. You Missed Work Because of Your Injuries Caused by the Accident** Lost wages and time off are an important factor when determining if you should hire a lawyer. Generally, it becomes difficult to get insurance companies to reimburse you for time you should have been working and making a living. They will balk at paying and under most circumstances an attorney can argue for coverage. Did you take vacation or sick time to deal with your accident? Were you pulled from work by a doctor? Then you need a lawyer's help.
- 3. You Have Permanent Long Term Injuries** This is one of the more obvious signs that you need to hire an attorney, but it is worth pointing out as we have seen some insurance companies get out of paying for long term care or pain and suffering. You should be compensated fairly, and the long term effects of your accident should be considered in that compensation. Do not let an insurance company take advantage of you and your situation. An attorney will have the tools necessary to provide the information necessary to make long term assessments that the insurance company should consider.

Keep in mind that you may not appear to have all of the above signs. A few of them can get you into a cloud of mess with an insurance company. Although we recommend getting your health in order as a priority, we also want to make sure you protect your rights and your claim. If after reading through these signs you have questions and would like to discuss your accident further, contact our office for a FREE review of your case. It never hurts to discuss your options with an attorney, especially when its free.



New Year - New You: Exercise and Motivation

Everyone wants to be healthier but finding the inspiration and motivation to exercise more often can be a challenge. However it can be made a lot easier to find the inspiration and motivation you will need for such an endeavor just by following a few helpful pieces of advice.

People who do their exercise in a morning are much more likely to stick to it, as they are much less likely to be distracted by other concerns and people, so one method to stay inspired and motivated is to become an early riser. Even if that sounds like a lot of hard work, tiny incremental alterations to the time in which you go to bed and get up are usually sufficient to get some exercise squeezed in before starting the rest of your day.

Another good way if at all possible is to get a friend to join you in your exercise efforts. Having someone else involved makes you more accountable and less likely to give up just because you "don't feel like it" on a particular day.





MLG and WBOY Celebrating Volunteers Lucas Phillips, American Red Cross & Buckhannon-Upshur High School



The American Red Cross responds to an emergency every 8 minutes. They can be seen throughout our region helping out with local emergencies that affect a few families or with massive statewide and national emergencies that affect thousands of people. Having the ability to provide that assistance is all based on two things, the availability of volunteers and the donations received from warm and friendly neighbors such as yourself.

With a presence in nearly every community in the United States and around the world, many of the local Red Cross chapters are staffed by volunteers that have come from families that have worked with the Red Cross for generations. It is through their hard work that you and your neighbors are protected and receive the assistance that is needed during crisis situations like fires, flooding, and natural disasters. The American Red Cross supplies the services, manpower, and funds that are needed to begin rebuilding lives.

As a volunteer for the Red Cross, local Buckhannon chapter, Lucas Phillips works under many hats. He assists during his free time during blood drives and local recovery efforts. He works with his classmates to help raise funds

that support these important programs. With the history he has of volunteering and the generational volunteer history shown through his family, including his mother, Lucas has assisted a large number of people in the Upshur County area. His dedication has led The Miley Legal Group and WBOY-12 to recognize him as this month's Celebrating Volunteers Award Winner.

"It is important to recognize the youth in our community that have dedicated their free time to volunteer at organizations such as the Red Cross," Marisa Matyola of WBOY stated. "Lucas has shown that organizations can rely on future generations to help sustain their mission for years to come."

"I always enjoy speaking with each volunteer we recognize to get a little background on why they volunteer and Lucas's response was very encouraging with all of the stigma surrounding Millennials and future generations," said Tim Miley, owner of The Miley Legal Group. "He is a shining example of what a hardworking and dedicated young man can do to support his community and affect change directly within his school, through his leadership."

The vital work of the American Red Cross is only possible because of the volunteers within each community that work directly with the local chapters to meet the needs of each particular program or situation. "Volunteers carry out 90% of the humanitarian work of the Red Cross," according to RedCross.org. With nearly 64,000 disaster responses every year, volunteers are an integral part of what the Red Cross accomplishes.



American Red Cross

Recent Victories

- ✓ After repeated attempts to settle a debt for our client, the entire amount was written off due to failure of the provider to timely file with the health insurance company.
- ✓ Through working diligently with a local insurance adjuster, we assisted our client in receiving a settlement larger than expected based on the circumstances of the case.

Google Review:

"Keith and Haley were very helpful with my case...They explained what was going on at all times so that I was able to understand. Quick & Easy."

Rebecca G. (October 2017)

When speaking of his friends in school, Lucas stated to WBOY that "I encourage them to volunteer in their community. It's not always boring, it's really fun."

To learn more information about the volunteer opportunities with the American Red Cross, visit www.redcross.org.

If you have a volunteer that you would like to nominate to be recognized, you can do so by visiting MileyLegal.com and clicking on the Celebrating Volunteers logo.

FREE BOOK

The book to getting back on your feet after an accident!

Go to:

WVAccidentBook.com



Recipe of the Month: **Slow Cooker Creamy Potato Soup**

Ingredients:

6 slices bacon, cut into 1/2 in. pieces
1 onion, finely chopped
2 (10.5 oz.) cans chicken broth
2 cups water
5 large potatoes, diced
1/2 tsp salt
1/2 tsp dried dill weed
1/2 tsp ground white pepper
1/2 cup all-purpose flour
2 cups half and half
1 (12 oz.) can evaporated milk



Directions:

1. Place bacon and onion in a large, deep skillet. Cook over medium-high heat until bacon is evenly brown and onions are soft. Drain off excess grease.
2. Transfer bacon and onion to a slow cooker, and stir in chicken broth, water, potatoes, salt, dill weed and white pepper. Cover, and cook on Low 6 to 7 hours, stirring occasionally.
3. In a small bowl, whisk together the flour and half and half. Stir into the soup along with the evaporated milk. Cover and cook another 30 minutes before serving.

Recipe & Picture Courtesy of Allrecipes.com. Submit recipes to mlg@mileylegal.com

Words of Encouragement

"Taste and see that the Lord is good; blessed is the one who takes refuge in him."
- Psalm 34:8

"A generous person will prosper; whoever refreshes others will be refreshed."
- Proverbs 11:25

"Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire; it is the time for home."
- Edith Sitwell,
British Poet



The Miley Legal Group would like to thank everyone that provided referrals to our office this past month:

**Travis M.
Nick F.
Lenora W.
Mike M.
Tressa W.**

January's Cases of Interest

Roads through Snowshoe Mountain Cause Motorcycle Accident:

Our client was on the back of a motorcycle when the driver lost control going around a turn. The sharp turn caused the bike to shift and then swerve into a ditch. The injuries sustained included a broken nose and a fractured arm. After receiving treatment, our client patiently waits to finally recover, before she can get back on the road!



Grandmother Injured in Accident, Car Driven by Grandson:

Our client and her grandson were injured when a driver of a Company Ford F150 rear-ended them, claiming that his brakes were not functioning properly. The driver has claimed that he notified his employer of the need for brake repairs and it was never addressed. Now due to the negligence of both the driver and the company, our client and her grandson have multiple injuries due to the wreck. The grandmother contacted our office in fear that she would be taken advantage of by the insurance company.

Distracted Driver Runs a Red Light:

A young woman who was distracted by her phone ran a red light slamming into our client on a major roadway. The distracted driver not only caused serious damage to our client's vehicle, our client was also severely injured requiring multiple follow up visits with various medical providers. While our client is slowly healing, her life may never be the same again. All caused by a run in with a driver and their cell phone!





*Check out our blog at
MileyLegalBlog.com*



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Give this newsletter to a friend. They will thank you for it and so will I.

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Miley Family Fun



The Miley Family in DC



**WVU Homecoming
Congratulations Jordin!**