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OUTSMART CAR THIEVES: *Keep Your Vehicle Safe and Secure During the Holidays*



The holiday season is a time of joy, celebration, and giving, but unfortunately, it's also a time for car thefts and break-ins. In fact, according to the National Insurance Crime Bureau (NICB), New Year's Day and New Year's Eve have the highest reports of vehicle theft. During the holiday season, thieves know that vehicles may be packed with valuable gifts and see your car as an opportunity to get rich. To keep your car and belongings safe this season, here are nine precautions you can take.

Park wisely.

Choosing where and how you park your car can make a significant difference in its safety. Dim and isolated areas are more inviting to thieves, so when possible, opt for well-lit and busy areas to increase the chances of bystanders spotting a potential burglar. When parking in a lot or garage, consider proximity to your destination as well as security cameras and personnel.

Lock it up.

It may sound obvious, but many car thefts occur because owners forget to lock their vehicles. Always double-check that your car is securely locked, and don't rely solely on remote key fobs. Criminals can use technology to intercept these signals — instead, use traditional key locks if your car has them.

Be smart with the spare key.

According to the NICB, 69,351 vehicle thefts took place in the U.S. in 2016 because drivers left their spare keys or fob in the car. Leaving your keys in your car just makes vehicle theft easier, so keep your spares safe at home or in your pocket.

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Pink Golf Balls and Legal Blind Spots

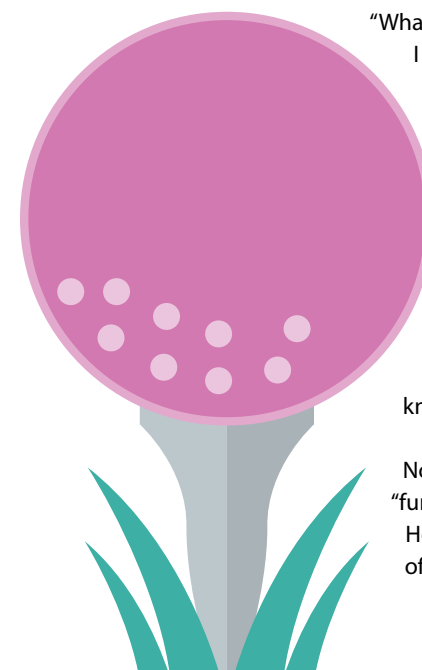
The Dangers of Attempting DIY Personal Injury Law

As some of you may know from my previous newsletters, I'm a big golfer. And, now that our kids are a little older, my wife has more time to join me, which I love. I even bought her a golf outfit along with two dozen of her very own pink golf balls. I was hoping that by giving her these gifts, she'd join me more.

One day, many months ago, we decided to head to the greens together. I told my wife I'd meet her there and recommended that she go ahead to practice a bit and maybe grab a bite to eat until I arrived.

When I got there, I immediately went to the range to meet my wife. Before I continue with the story, you should know that this particular course is actually an aqua range, where golfers practice by hitting "floater" golf balls into a body of water.

I saw my wife in the lineup of patrons swinging their clubs, sending balls soaring far into the water. I waved to her and smiled before my eyes caught something pink at her feet. My wife hadn't been hitting floater balls into the water; she was using the brand-new pink golf balls I had just gifted her.



"What are you doing?" I asked as I approached.

"Oh, I'm just practicing!" she said with a smile. I told her she was supposed to be using the range balls, which were designed to float, into the water instead of her pink balls, which, unfortunately, were designed to sink. She immediately felt awful. "I didn't know!" she said.

Now, this is one of my favorite "funny" stories to tell about my wife. However, in retrospect, people often make mistakes like this when

it comes to personal injury law. They don't hit golf balls into a body of water, but they try to jump right in and do things on their own, thinking they know what they're doing.

Many people think they don't need to hire a lawyer to represent them for an injury case, or their friend or family member who practices some other type of law can effectively represent them. They'll talk with the insurance companies and settle the case themselves. But here's the thing: What you don't know can hurt you when it comes to personal injury law.

I'll give you an example. Say you're injured in an accident, and the at-fault party only has minimal insurance. So, their insurance company offers you \$10,000 to help with the damages and your medical bills. To many people, \$10,000 is a pretty sweet deal, and if it's all the insurance that person has, what more could you ask for? So, you accept the \$10,000 and settle the case.

However, the non-personal injury lawyer doesn't realize there was also uninsured motorist coverage they could have tapped into. So, instead of taking home just \$10,000, they could have had upwards of \$50,000. Moreover, insurance companies often won't make that \$10,000 check out to you. Instead, they'll make it out to the hospital you visited or your health insurance company, meaning you won't even be able to cash it. And, when you call the hospital or health insurer asking for this money, they'll likely say they had a lien on that money to cover your bills. So, while you may have avoided paying an attorney, you avoided receiving any money for the damages in your case. A personal injury attorney would have known about that uninsured motorist coverage and how to negotiate with your health insurer to release most, if not all, of that money back to you.

So, instead of losing your case like a sunken (pink) golf ball, ask for help from someone who knows the ins and outs of personal injury law. You'll be much more likely to hit a hole-in-one!

-Marc L. Shapiro



Hide valuables.

Thieves are more likely to target a vehicle if they can see something of value inside. Before leaving your car, stow away shopping bags, electronics, purses, and other tempting items in the trunk or out of sight. Even loose change or charging cables can attract unwanted attention.

Use your garage.

A locked garage provides an added layer of security for your vehicle. Ensure the garage doors are in good working order and equipped with strong locks.

Get to know your car's security features.

Modern vehicles have lots of security features, such as secondary car alarms, kill switches, and tracking systems, so learn how to activate them. Before leaving your car unattended, ensure your car's security system is active and all doors and windows are properly secured.

Invest in a steering wheel lock.

Steering wheel locks, also known as "club" locks, are classic anti-theft tools. They make it much more challenging for criminals to drive away with your vehicle by not

allowing your steering wheel to be turned. While that may seem old-fashioned, they still get the job done!

Be alert after parking.

In parking lots and garages, when walking away from your vehicle, scan the area for anyone loitering. Criminals tend to be on the lookout for individuals who are not paying attention to their surroundings. If you notice anything that doesn't look or feel right, move your vehicle to a safer location.

Don't leave your car running unattended.

During winter months, it's tempting to warm up your car while you wait inside. However, leaving your vehicle running on its own is an open invitation to thieves. Always stay with your car when it's running or invest in a remote starter that allows you to start your car without a key.

Keep in mind that prevention is essential for a worry-free and secure holiday season! Don't become another statistic — protect your vehicle from criminals and ward off theft by keeping these simple tips in mind.



Are Government Agencies Ever Liable for Car Crashes in Florida?

WHAT YOU NEED TO KNOW



In many motor vehicle accidents with another car, you can seek compensation through insurance or a personal injury claim against the other driver. But what happens when it isn't the other driver who is to blame but a government agency?

Instances Where Government Agencies Are Liable for Motor Vehicle Accidents in Florida

People make mistakes, even when working for the government. In several types of collisions, Florida government agencies may be liable for your accident.

Among the other civilian motor vehicles, government vehicles are commonly on the road, too. Some of these include:

- Military vehicles
- Ambulances
- Police cars
- Public transportation buses
- Fire trucks
- Garbage trucks

If you're in an accident with a government vehicle, you may have the right to hold the government employee and the agency they work for accountable. You can report this accident to the police, collect evidence from the accident scene, and seek compensation with help from a Florida motor vehicle accident lawyer for medical bills, lost wages, and pain and suffering.

In most car accident cases, you can pursue compensation from the other party's insurance. When it comes to crashes with government vehicles, this process is a little more complex. Under the Federal Tort Claims Act (FTCA), you can sue the government for the actions of someone acting on behalf of the United States, like the driver of a government vehicle.

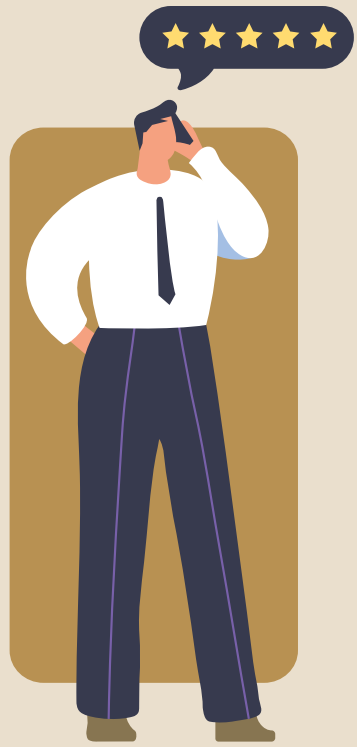
Government Negligence

You don't need to collide directly with a government vehicle for a government agency to be liable. Sometimes, car crashes are out of both drivers' control. Instead, they may be due to poor road conditions.

It is the state of Florida's responsibility to maintain safe roads for its citizens. When the government fails to do this, they are negligent. Citizens pay tolls and taxes to fund road construction. When there are potholes, for example, the government should fill them promptly.

Similarly, Florida is prone to tropical storms. When storms leave debris on the road, it's the government's job to clean it and ensure the safety of drivers. When they fail to do so, and you're injured in a car crash, you may be able to file a claim against the state government.

Many construction companies operate under government contracts. If the workers fail to keep the roads safe while they're working, this is another instance in which the government agency can be liable for your car accident in Florida.



WE'RE ALWAYS IN YOUR CORNER

What Our Clients Are Saying

"Best attorney I have ever worked with. His team is courteous and knowledgeable, and they move extremely quickly for their clients. I would not recommend another attorney. Thanks, Marc and team, for all you do!"

—Destinee M.

"Very hands-on and communicative. Highly professional and strives to make clients happy with their case. Well done!"

—Mayye B.

"Marc Shapiro and his entire team are fantastic. They were very punctual and communicative throughout the entire process, making it very easy for us. Thank you, Marc and team."

—Risley

"Great lawyer. I had an accident in April 2022, and my case was finished by the end of 2022. They got me great results. I will recommend them to everyone I know who needs a lawyer."

—Yovany S.

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CHICKEN, LEEK, AND BLUE CHEESE PILAF

Ingredients

- 2 1/2 cups water
- 1/2 cup brown basmati rice
- 2 tsp vegetable bouillon powder
- 1 bay leaf
- 1 tsp grapeseed oil
- 2 skinless chicken breasts, chopped
- 1 leek, thinly sliced
- 2 zucchini, thinly sliced
- 1 cup frozen peas
- 4 walnut halves, broken
- 1/4 cup crumbled Gorgonzola cheese

Directions

1. In a large pot, add water, rice, bouillon powder, and bay leaf. Cover, bring to a boil, then reduce the heat and simmer for 20 minutes.
2. Meanwhile, in a large frying pan, heat oil and stir-fry chicken over medium-high heat until just cooked. Remove from pan, then fry leek until soft. Add zucchini, stir-fry for a few minutes more, then add peas.
3. When the rice is cooked, add it and any liquid from the pot to the vegetables. Return chicken to the pan, then cover and cook for 5 minutes more. Stir in walnuts and cheese and serve hot.

Word Search

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W	Y	X	J	V	E	F	G	X	S	Z	K	E	Y	G
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CHRISTMAS
GIFTS
IGLOO

MISTLETOE
ORNAMENT
PARKA
REINDEER

SLEIGH
SNOWMAN
WREATH
YULETIDE