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We asked the Nation's Leading Attorneys to reveal their top tips, as a public service, for consumers and businesses to protect themselves. Here's what they had to say:



Benjamin T. Cochran Hardison & Cochran Attorneys at Law

"If you've been injured or suffer from a disability and are pursuing compensation, you need to make sure you are educated about your individual claim. Whether it be a personal injury claim, workers' compensation claim or disability claim, you need to get the facts first. Do not

act blindly without first seeking competent legal advice. In the end, you may not need a lawyer and if the advice is free, it can only help you".



Gary Martin Hays, "The Safety Lawyer" Law Offices of Gary Martin Hays & Associates, P.C.

"As a personal injury attorney, I see our clients after a horrible tragedy has occurred. Sadly, so many of those injuries—and even deaths—could have been prevented. Every time you get behind the wheel, I encourage you to take a deep breath, slow down, put the cell phone away, and concentrate on

the road ahead. The life you save might be your own."



Charles L. Richardson, Esq. Richardson Richardson Boudreaux Keesling, PLLC

"Success is achieved by identifying and defining your purpose, pursuing that purpose with great passion and influencing every person in a positive way. Your focus must be on the effect you have on others and not the cost to yourself."



David Elk The Law Firm of Elk & Elk

"To us, success has come by helping our clients deal effectively with the big insurance companies that don't want to treat them fairly after they've been injured. We've achieved that success through being prepared. We spend

a lot of time with our clients learning about them and their injuries and what it will cost to live normal—or at least as close to normal as possible—lives going forward. It's this close relationship with our clients and preparing each and every case we handle as if it will be argued before a judge and jury that has led to our success."



Evan Fetterman Fetterman & Assoc., P.A. The Law Team

"Look in the mirror every morning and be proud of who you see. Never be afraid to try new things. I've spent a lifetime helping the little guy fight for his rights against giant insurance companies and I'm proud of every minute."



Jack Dicks, Esq. The Dicks & Nanton Companies

"Before you start any new business make sure you put it in a legal structure such as a corporation or LLC, in order to protect yourself personally from any liability that might come out of the business operation. Also, be sure to update your company's records annually to keep this protective shield in force."



Francis Jackson Jackson & MacNichol Attorneys at Law

"In the present economy many people do not realize that if they cannot work due to physical or emotional disabilities, they are eligible for government help. Unlike unemployment benefits, disability programs such as social security disability, SSI and VA service-connected compensation or

non-service-connected pension can provide ongoing financial support for those pushed out of the work force by disabilities as diverse as back problems or depression. If you are unable to work due to disability you should check into your eligibility for benefits immediately."



Gary Christmas Firm Howell & Christmas, LLC

"When someone close to you has been seriously injured or killed, the insurance company will try to take advantage of your family's vulnerability and move for a quick settlement; do not trust the insurance company to treat you fairly. In a time like this, you should seek quality legal advice from

an experienced lawyer to represent you and protect your family."



Gordon McKernan Gordon McKernan - Injury Lawyers

"Getting hurt in a car wreck or accident is something that, hopefully, you never experience, but if it does, knowing what to do after the accident will have a huge impact on you and your family. It's obvious you go to a doctor for your injuries, but dealing with everything else can get complicated. You

need to talk to someone with experience that you can trust. We are here to fight for you, and can help you determine your best options to protect and maximize your rights."



Jerrold S. Parker Parker Waichman Alonso LLP,

"Not a day goes by that I'm not contacted by people who have been injured in accidents. After calming them down, I tell them two things to do right away. First, if you're involved in an accident, no matter how small, call the police at once and don't leave the scene before they arrive. While you

might think you're not hurt, you're not a doctor. You also need the police on the scene to preserve information and protect you later from a lawsuit by the other people involved. Second, I tell them to contact an experienced personal injury attorney immediately, before they talk to anyone else. These two simple rules will protect your rights and those of your family."



Michael J. O'Connor, Esquire Michael J. O'Connor & Associates, LLC

"With the country in the midst of a recession, hard-working families need to make every penny count, but all too often a workplace injury can threaten the security of your job and the financial security of your family. If you are injured on the job, workers' compensation benefits may provide replacement

income, cover medical expenses and provide vocational rehabilitation."



Phillip Stewart, Attorney Stewart & Stewart Attorneys

*Protecting consumer rights is our passion. We represent people who have been injured due to negligence. When this happens to you, don't settle for less than you deserve. We fight to get our clients justice."



Kevin S. Kaufman, Esq., Managing Member Kaufman & McPherson, PLLC

"If you are involved in an automobile accident, you should not sign anything from an insurance company, even your own, until you have spoken with an attorney. For example, many people do not realize that, in some circumstances, your own insurance company may hire a lawyer to defend

the at-fault driver who caused your injuries. This is a minefield you should not try to navigate alone."



Nick Nanton, Esq., Partner, Dicks & Nanton P.A.

Protecting your intellectual property is a crucial part of business today. Take a look at your business name as well as the names of your products and services and see how you can make them uniquely trademark-able; think of the way Starbucks has named their drinks for the perfect example of this. The more you

put your own unique names on your products and services, the less other businesses can compete."



Richard J. Arsenault, Founder and Senior Partner Neblett, Beard & Arsenault

"When someone has been injured due to the misconduct of others, they are usually unfamiliar with their legal rights. Surprisingly, while they have few reservations about seeking medical attention, many are reluctant to

hire an attorney. Injury victims should never hesitate to seek legal counsel for guidance; initial consultations are often free and, in many instances, lawyers work on a contingency fee basis, where no fee is charged unless a recovery is made. Everyone is entitled to justice, and the process begins by retaining counsel."



Gary Massey, Jr. Massey & Associates, P.C

*Ruining an injury case is much easier than many people imagine. Take photos, keep detailed records and tell your doctor every part of your body that hurts. Many people who think that they are just sore wind up having surgery and having a body part permanently impaired. If your memory

doesn't match your medical records, the jury thinks you're lying. Full monetary recovery depends on being clear from day one."



Stephen K. Brooks, Esq. Firm Brooks Law Group, P.A.

"Protecting yourself from uninsured motorists is a critical part of life today. With the recession and high unemployment many people cannot afford liability insurance. If an uninsured or underinsured drunk driver paralyzes you in an accident, in most cases you get nothing because the drunk driver

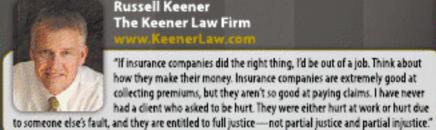
has nothing. Take a look at your insurance policy to make sure you have uninsured motorist coverage. This protects you if a negligent and uninsured/underinsured driver causes you harm."



George Sink George Sink, P.A. Injury Lawyers

"Your family's welfare is your most valuable asset; if you are injured and the future of you or your family is on the line due to bad health, mounting bills and lost income, you need someone who is an experienced, compassionate guide, someone who will fight for you and protect you and

your loved ones through the ups and downs of the recovery process. We have helped over 35,000 injured people so put your family's welfare in the hands of an experienced attorney. Protecting your family's welfare is our business."



Russell Keener The Keener Law Firm

"If insurance companies did the right thing, I'd be out of a job. Think about how they make their money. Insurance companies are extremely good at collecting premiums, but they aren't so good at paying claims. I have never had a client who asked to be hurt. They were either hurt at work or hurt due

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