



# Welcome Our Newest Attorney

We're on the web at [www.kuzmichlaw.com](http://www.kuzmichlaw.com)

We are pleased to announce a new attorney at the Kuzmich Firm. **Stephen Howard** joined us in mid August of this year. Stephen brings with him ten years of legal experience, most of that in the field of Personal Injury. Mr. Howard has worked in both small firms and in some of the larger high-volume practices in Texas. He is an experienced trial lawyer with a great deal of negotiations experience as well. He is always ready to speak to clients, and makes it a point to return all of his calls before he leaves for the day. For those of you located in the **Mid Cities**, Stephen is eager to help those in his own neighborhood. Stephen is a resident of **H.E.B.** and is willing to work with you regarding meetings and appointments. Feel free to call Stephen at any time!



## WARNING Dangerous Medications

**Pondimon, Redux, Fen-Phen:** There is evidence that these drugs might be responsible for numerous deaths and illnesses. These conditions can occur even long after you stopped taking the drugs. If you took any of these medications for ANY period of time you should consult a physician for testing, and call us. For more information regarding these drugs, or this issue, feel free to call us.



**Rezulin** (also known as Troglitazone or Prelay) is a medication taken for Type II (adult onset) diabetes. A significant number of patients that have taken Rezulin have developed life threatening liver dysfunction and some have died. In March of 2000 the FDA advised the drug's manufacturer to withdraw the drug from the market. Rezulin causes an enlarged heart and makes its patients susceptible to heart failure. It has been reported that Parke-Davis, the manufacturer of Rezulin, concealed their knowledge of the problems with the medication, and continued to market the product to the public. If you or anyone you know has taken Rezulin and is or has experienced health problems, call us immediately!

**PPA** is a substance which was commonly used in over 400 brand and generic name over-the-counter medications. These medications include some *Alka-Seltzer* products, *Dimetapp* medications, *Halls* and *Triaminic* brand cough medications, *Tavist-D*, as well as several *Contact* brand products. Some diet medications such as *Dexatrim* and *Acutrim* also contained PPA. PPA has been linked to sudden hemorrhages, strokes and aneurisms in otherwise healthy people. The FDA prohibited the use of PPA, pulling it from the market in November 2000. It is estimated that as many as 200 to 500 strokes a year might be attributable to PPA. If you or a family member have suffered the symptoms described above, and you think PPA might be the cause, call us!

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## About the Kuzmich Firm

The Kuzmich Firm focuses its practice on Personal Injury Law. We pride ourselves on zealously advocating our clients to protect their rights and seek the best recovery possible in all cases. Professionalism, courtesy, and client service are three of the highest held values at our firm, and we adhere to a stringent code of ethics. Steve Kuzmich grew up in Lewisville, and our other attorney Stephen Howard grew up in the Mid Cities. Together they understand the needs and desires of North Texans. If you need understanding help and a strong advocate, the Kuzmich Firm is the right choice for you.

In addition to Personal Injury Law, the Kuzmich Firm can help you with simple divorces, wills, or other matters. If we think your problem is outside of our regular practice, we will gladly refer you to someone whom we think can help you. Feel free to call us for all your legal needs.



Our office is located at 335 West Main Street in Lewisville, Texas. Just East of I-35 and the Medical Center of Lewisville. Although our physical address may be in Lewisville, we serve the Greater DFW Area. We are licensed to practice law throughout Texas. We have routinely represented clients in Denton, Collin, Dallas, and Tarrant Counties. We try to practice law the “old fashioned” way, focusing on client service satisfaction and quality, rather than sheer numbers like many of the high volume practices. **We are here to help and serve, if you need legal advice, please give us a call.**



## What to do in an Accident

When there is an accident, often people are confused as to what to do. In general, these instructions should provide you with guidance.

**First, if you or anyone else is injured, call for medical help.** Nothing is more important than your health and safety.

**Second, call the police** to all traffic injuries or assault-type injuries. They may not end up coming or making a report in the case of lesser auto accidents, but its always a good practice to call them.

**Third, get the names, addresses, telephone numbers and driver’s license numbers** of all persons involved in the accident. Also, be sure to get their insurance company name and policy number.

**Fourth, try to gather information about the time and location** of the injury, and any conditions that might have been a part of the injury. If you have a camera, try to get pictures of the scene, the people, any injuries, or property damage.

**Lastly, call us!**



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## Meet the Staff

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This issue we want to introduce you to **Janice Fulks R.N.** Janice is a native of Leavenworth, Kansas. She, her husband and two children settled in Highland Village in 1992 when her husband retired from the Army. She is a Certified and Registered Nurse in inpatient obstetrics by the Association of Women's Health, Obstetric and Neonatal Nurses. Janice maintains her license to practice nursing in Texas.

With Janice's ten years of nursing experience in areas including: Labor and Delivery, high-risk obstetrics, gynecology, medical and surgical nursing, as well as her background in law, she is able to make on site interpretations of medical records and potential medical malpractice cases. Janice hopes that none of you ever need help with a possible medical malpractice case, but should you ever need such assistance, she is ready and willing to help you.

Janice will be contributing articles related to medicine, nursing and medical malpractice in future issues of our newsletter



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## Credit Reports and Scores

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Many of us never think about checking our credit reports, but with today's problems of Credit and Identity Theft, you might want to think about obtaining your report. There are three major credit reporting bureaus. When you get your report, make sure there is no unusual information such as names, addresses, and social security numbers. In addition to receiving your Report, you can now obtain your credit score as well. This is the score is used by lenders to determine how likely it is that you will pay off your new debt.

To obtain your credit report and score call the major reporting bureaus and request them. The three major credit bureaus are; TransUnion (1-800-888-4213), Equifax (1-800-997-2493) and Experian (1-888-397-3742). There are minimal fees for obtaining these reports which can range from \$8.00 to \$12.00 for each search.

*"...with today's problems of Credit and Identity Theft, you might want to think about obtaining your report."*

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## Is Your Auto Insurance Adequate?

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Texas Law requires that you carry a minimum of \$20,000.00 per person and \$40,000.00 per accident in liability insurance coverage on your vehicle. Often this coverage is not adequate to protect family assets in a case where you are sued for very serious injuries. For a relatively small increase in your monthly premium, your coverage levels can be raised to \$100,000.00 per person, and \$300,000.00 per accident.

If you want to protect yourself and your family from drivers who have no insurance, or not enough insurance on their auto policies, you need uninsured (UM) and underinsured motorist coverage (UIM). Statistics show that one in five drivers in Texas have no insurance.

In addition to these types of insurance, you can also purchase Personal Injury Protection (PIP) and Medical Pay (MedPay). These supplemental forms of insurance will provide you coverage for out of pocket medical expenses in an auto accident, regardless of fault. MedPay has a subrogation right (meaning that it must be reimbursed if there is a third-party recovery), while PIP does not. In addition, PIP can be used to cover lost wages, which MedPay cannot.

If you have questions regarding your policy, please call us or contact your insurance agent.

