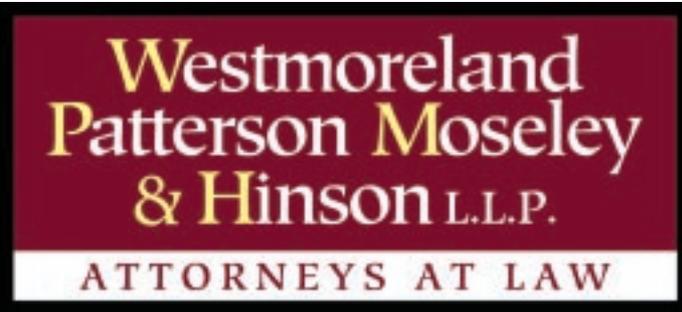


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THE INJURY AND DISABILITY LAW FIRM

Westmoreland, Patterson, Moseley & Hinson L.L.P. is a full-service law firm concentrating in representing the injured and disabled. We help real people with real problems such as:

- Personal Injury
- Truck/Auto Accidents
- Social Security & SSI Disability
- Workers' Compensation
- Wrongful Death
- Disability Insurance & Employee Benefits
- Military-Civil Service Issues
- Real Estate



We have 14 lawyers and three different locations to serve you. Our firm is recognized as one of the top law firms in the U.S. and has been involved in successfully representing people for over 50 years. We are available 24 hours a day.

We want to be your lawyer!
Give us a call, right here, right now!

**Choose your lawyer wisely.
It will make a difference.**

If you have been injured or become disabled, or if you have lost a loved one to an accidental injury, you owe it to yourself and family to have an experienced and qualified lawyer handle your case. Our attorneys are highly experienced and enjoy the highest ratings possible in the legal community—both in legal ability and in professional standards.



What NOT to do after a traffic accident

Personal injury lawyers have heard it all when it comes to accident cases. There are things that you should say and do in the event of an accident; here are some things you *shouldn't* say or do if you've been involved in a vehicle accident:

DO NOT ADMIT FAULT

Some people are naturally nonconfrontational and will accept blame to avoid causing a scene. Never, ever admit fault or take blame by apologizing for an accident, even if you think an accident might have been your fault. The fact is, accidents happen quickly. Even those involved don't often have a clear recollection of what happened or understand all the factors in play.

DO NOT FORGET TO DOCUMENT THE ACCIDENT

Take photos and video of every aspect of the accident scene to show the damage to the vehicle, the position of the vehicles involved, and any other property damage. If you sustained injuries, photograph them as well. Having an official police report can be a valuable tool when negotiating with insurance companies.

DO NOT FAIL TO GET MEDICAL ATTENTION

Get medical attention as soon after an accident as you can. Injuries from an auto accident can take days or weeks to fully emerge. Unfortunately, when filing a claim for injury, waiting days or weeks to see a doctor can make an injury seem much less severe. Plus, the sooner treatment starts for an injury, the better the prognosis for a quicker and fuller recovery.

DO NOT TALK TO INSURANCE ADJUSTERS

It is always in the best interest of an insurance company to try to deny, limit, or reduce a claim. Instead, speak with an attorney who will represent your interests.

WHEN DOES AN ACCIDENT TURN INTO A PERSONAL INJURY CASE?

Accidents happen all the time, and most can be chalked up to bad timing. But injuries can sometimes be directly attributed to the carelessness of another. In this case, the party or parties at fault should be responsible for paying damages (property as well as physical and emotional injuries) associated with the accident.

Personal injury law has a lot of gray areas, which is why people need an attorney. Basically, the plaintiff needs to prove they are injured and prove that someone else's negligence caused the injury. Here are a few questions that lawyers suggest people ask themselves when deciding whether to call an attorney:

- *Did the negligent actions of another cause the injury?*
- *Is there physical or mental injury, substantiated by a doctor, from the accident?*
- *Has the injury impacted employment or resulted in lost wages?*
- *Did injuries result in permanent disability or require ongoing treatment?*
- *Has the injury impacted everyday life?*

Seeking workers' comp? Seek counsel

Workplace injuries are commonplace for one primary reason: we spend so much time at work. While blue-collar injuries are prevalent due to the physical nature of the work, office workers, physicians, and other professionals are also injured on the job.

If you are injured on the job, report it to your employer immediately. After filing a report, seek legal representation. Many people feel uncomfortable seeking legal help, but the truth is that workplace compensation laws are complex, and the application process can be confusing. There are dozens of categories of benefits that an injury could fall under.

Receiving compensation during a prolonged injury is necessary for most workers to continue to support their families. An experienced workers' compensation lawyer will be able to secure the full range of benefits and compensation available for your unique situation.

Aside from seeking legal counsel, if you are injured on the job:

- Get emergency medical attention if needed.
- Alert a supervisor about the injury.
- Be sure to get a copy of the First Report of Injury or Illness form and file it with the same Division of Workers' Compensation with which the employer must file.
- If you cannot choose your own doctor, ask for an authorized medical-care provider.
- Speak honestly to the doctor about the severity of an injury and how it relates to the workplace.
- Don't skip medical appointments.
- Keep a record of absolutely everything having to do with your claim. Create a folder so that all the information is in one spot.



If you answered "yes" to any of these questions, contact our office to discuss your options.

Q&A: Workers' compensation

More than 4 million Americans of all ages, occupations, and ethnicities suffer a workplace injury every year. More than 2 million are hurt seriously enough to miss work and need medical care. Most workplace injuries happen at midsize companies with between 50 and 250 employees.

With the prevalence of workplace injuries, it's important to know the basics of workers' compensation insurance.

Q: What is workers' compensation?

A: About 100 years ago, states began to pass laws to make sure workers could be fairly compensated for medical expenses and lost wages due to on-the-job injuries without having to sue the employer. This insurance benefit system generally limits the amount of the payout, but ensures payment for work injuries while eliminating the expense and uncertainty of lawsuits.

Q: Who is covered by workers' compensation?

A: In most states, almost all employees must be covered, with some exceptions. For example, in some states, corporate officers and some farm workers may be excluded.

Q: Who decides if my claim is paid?

A: The insurance company for the employer's workers' compensation plan usually decides claim issues. An employer may dispute a claim if it believes the injury is not work related, but under the system, employers have limited ability to raise legal defenses. It is part of the give-and-take compromise of the workers' comp system.

Q: Do I need a lawyer to represent me in making a workers' comp claim?

A: It depends. If your injury is serious and your claim is rejected, an attorney may help. Seek legal advice in cases where you did not receive the proper reimbursement amount, if you were denied medical care, or if your employer retaliated against you. Many times, a consultation with a qualified workers' compensation lawyer is free.

SOCIAL SECURITY DISABILITY

How claims are evaluated

As you can imagine, creating a process to evaluate disability claims that is both timely and fair is tough. All claims, no matter the diagnosis, prognosis, and severity, are subject to a five-step sequential evaluation process by the Social Security Administration (SSA) to determine eligibility for benefits:

1. Employment

If an applicant earns \$1,040 or more per month as an employee, the SSA will not proceed with a claim. In order to meet requirements for benefits, a claimant must be unable to engage in substantial gainful activity for at least 12 months.

2. Severity of condition

Having a condition isn't enough to qualify for disability benefits; the condition must limit the ability to work.

3. Listed impairments

The SSA has a list of conditions that it considers severe enough to impact the ability to work. If an applicant meets the conditions of a listing, they should be granted benefits.

If an applicant doesn't meet (and many don't!) all the criteria of a listing, the SSA will also consider:

4. Past relevant work

The SSA will consider a claimant's current impairment and past work to see if the person might be able to perform a past job.

5. Other work

If they can't perform past work, the final step of the evaluation process is deciding whether an applicant can do other work. The judge will consider the level of functionality and the skill set of the claimant. If they determine that a claimant cannot find other work, the claim is granted. Advanced age (over 50) is taken into consideration during this step of evaluation.

When will my benefits stop?

Here are several reasons why you might stop receiving Social Security Disability Insurance (SSDI) or Social Security Income (SSI) benefits:

IMPROVEMENT

Whether you receive SSI or SSDI, if your condition improves you will no longer get benefits.

WORK

If you return to work and earn more than \$1,040 a month, you are no longer eligible for benefits. There are exceptions to the rule that would allow you to work for a trial period without losing benefits. Also, in certain instances, judges have found that those working and earning less than that amount of money are still considered to be engaged in substantial gainful activity.

AGE

Benefits will stop at full retirement age.

INCARCERATION

If you are in prison or another penal institution, you will not receive benefits for the duration of the incarceration.

INCOME AND ASSETS

The SSA has strict limits for both income and assets for those receiving SSI. Money from unemployment or alimony, as well as in-kind income (assistance for food and shelter), are counted toward income limits. Spousal income, or a parental income in the case of a child, can also be partially or fully deemed and counted toward income.

FIRM NEWS



Thomas H. Hinson II was recognized as one of the top personal injury attorneys in the state by *Georgia Super Lawyers* magazine in 2009, 2011, 2012, 2013, and 2014. Mr. Hinson, AV rated, specializes in serious injury and wrongful death cases.

Thomas Herman has been named one of the top workers' compensation attorneys in Georgia by *Super Lawyers* for 2009, 2010, 2011, 2012, and 2013.

Thomas W. Herman was also selected as a 2014 Fellow in The College of Workers' Compensation Lawyers. Only attorneys in practice for 20 years or longer who have distinguished themselves in the field of workers' compensation and have demonstrated that they possess the highest professional qualifications and ethical standards, character, integrity, professional expertise, and leadership are eligible for membership. Mr. Herman is the only attorney in the Middle Georgia area and only the 18th statewide to have been selected for induction into the College. Mr. Herman will be formally inducted into the College on March 15, 2014, in Chicago.

AV rated, Mr. Herman utilizes his expertise in handling high-value catastrophic claims to ensure that injured workers receive all the benefits that the law provides.

We want you to think of us as your law firm

If you have legal matters that need attention, please let us know. If we do not handle cases in that area of law, we will refer you to a firm that does.

Please feel free to refer us to your family, friends, and neighbors for their legal needs. We welcome the opportunity to help.

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FEEL A WHOLE
LOT BETTER
ABOUT
THINGS.



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Honors and recognitions

On June 21, 2013, at the annual State Bar meeting held in Hilton Head, State Bar President Robin Frazer Clark presented **John Camp**, a partner at **Westmoreland, Patterson, Moseley & Hinson** and Chair of the Military and Veterans Law Section, the Section Achievement Award for 2012-2013. John's leadership was instrumental in revitalizing the Section that assists Georgia's Military and Veterans Community.

Also at the 2013 annual State Bar meeting, **Sarah White**, Associate at **Westmoreland, Patterson, Moseley & Hinson**, was presented the Young Lawyers Division Award of Achievement for Service to the Public.



At its midyear meeting on January 11, 2014, the State Bar of Georgia honored **William John Camp** with the Marshall-Tuttle Award for distinguished leadership and contributions to the State Bar. The award cites him as "Lawyer of the Year 2013" for providing outstanding legal assistance to military service members, their families, and veterans.



Referrals

Thanks to all of you who have recommended our firm to your relatives, friends, and neighbors. We appreciate your vote of confidence and pledge to care for these "VIPs" as well as we care for you.

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