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SUMMER 2017
VOLUME 15 NUMBER 1

THE LEGAL CHECKUP

A publication provided for the friends and clients of QR

LIFETIME LEGAL CARE

The fourteen attorneys of **QuatriniRafferty** are uniquely qualified to fight for you and preserve your financial safety net when your life is turned upside down. **QuatriniRafferty** is the only law firm in Western Pennsylvania to provide this unique lifetime legal care.

Check us out at www.qrlegal.com to explore our many practice areas in more depth.



You're Invited!

Please join us
as we celebrate the

30th Anniversary
of QuatriniRafferty

Friday, June 23, 2017

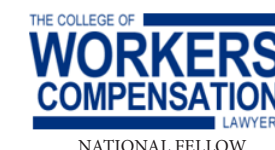
3:00 - 7:00 PM

at QuatriniRafferty - Greensburg

Hors d'oeuvres and cocktails will be served

RSVP required by June 9th

724-552-2748 or qr@qrlegal.com



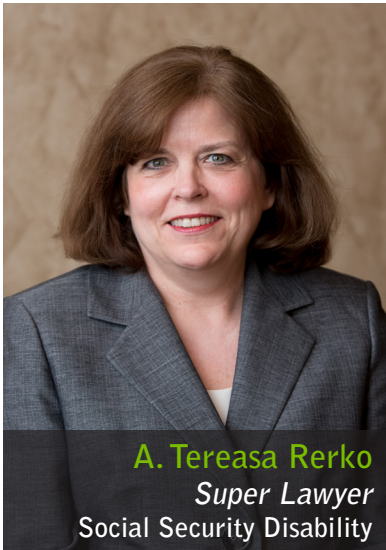
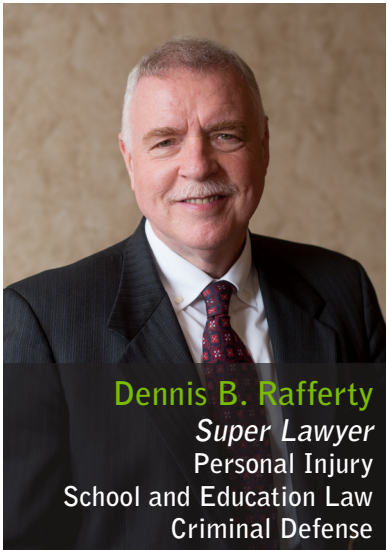
Tune in to "The Legal Checkup" on the radio – 97.5 FM and 770 AM
at 3:00 PM on the 2nd and 4th Wednesday of the month



AWARDS AND RECOGNITIONS

Voted the Best Law Firm in Latrobe - 4 years running!

Super Lawyers® CONGRATULATIONS TO OUR ATTORNEYS FOR MAKING THE 2017 SUPER LAWYERS AND RISING STAR LISTS!



QR ATTORNEYS NAMED TO MILLION DOLLAR ADVOCATES FORUM



We are pleased to announce that Attorneys **Jessica Lee Rafferty** and **Joyce Novotny-Prettiman** have both been certified as life members of the **Million Dollar Advocates Forum**. Jessica Rafferty has also been certified as a life member of the **Multi-Million Dollar Advocates Forum**.

The Million Dollar Advocates Forum is recognized as one of the most prestigious groups of trial lawyers in the United States. Membership is limited to attorneys who have obtained million and multi-million dollar verdicts, awards, and settlements. The organization was founded in 1993 and there are approximately 5,000 members located throughout the country. Fewer than 1% of U.S. lawyers are members. Forum membership acknowledges excellence in advocacy and provides members with a national network of experienced colleagues for professional referral and information exchange in major cases.

Members of the Million Dollar Advocates Forum must have acted as principal counsel in at least one case in which their client has received a verdict, award, or settlement in the amount of one million dollars or more. Similarly, members of the Multi-Million Dollar Advocates Forum must be life members of the Million Dollar Advocates Forum and must have acted as principal counsel in at least one case which has resulted in a multi-million dollar verdict, award, or settlement.

Congratulations to both Jessica and Joyce!

QR IN THE COMMUNITY



In March, Attorneys and Staff gathered at Twin Lakes to participate in *March for Parks*, an annual fundraising initiative dedicated to the conservation and continuous improvement of Westmoreland County parks. The QR team was able to raise over \$1,000 for upcoming park projects!

QR made substantial donations to *Dress for a Chance*, an initiative housed through Pittsburgh Mercy in Allegheny County. The program aims to provide men exiting the prison system with the business casual and formal clothing they need to start or rejoin successful careers.



PERSONAL NOTES

Announcing the addition of 2 new members to our QR Family...



Brooklyn Ana Bronson, Daughter of Attorney **Brian Bronson** was born on June 21st, 2016. Brooklyn will celebrate her 1st birthday this summer!

Stella Helene Quatrini, Daughter of Attorney **Michael Quatrini** was born on November 20th, 2016. Stella is already busy studying WC law...just like her Dad, Uncle, and Grandpa!





Peter J. Gough, Esq.

"After a work injury, do I have to treat with the panel physician or company physician for 90 days? My Employer told me I have to."

According to a Pennsylvania Commonwealth Court decision, an injured worker does NOT have to treat with the panel physician for 90 days UNLESS the injured worker:

- a) was given a list of six medical providers to choose from; AND
- b) signed a document BOTH at the time of hire and at the time of injury indicating he or she would treat with one of the panel physicians.

Treating with a specific company physician is never required under the Workers' Compensation Act, but you should also check any applicable collective bargaining agreement.



David S. DeRose, Esq.

"My spouse and I are only 40 years old. Do we need a will?"

Yes, for many reasons. If you have minor children, you will want to appoint a guardian for them and establish a trust that will regulate their inheritance for a designated period of years. You will want to appoint someone you trust as the Executor - the person who administers your estate. Finally, you want to state who will inherit your assets, whether an individual, a charity, a church, or some other organization, and in what percentages.



Adam Quatrini, Esq.

"What are the chances of winning my Social Security Disability case?"

The chances of winning your case depend on a number of factors such as age, past work history, and medical condition(s). The reality, however, is that each case raises a unique set of circumstances that deserve individual attention and analysis. With this in mind, the lawyers at QuatriniRafferty sit down with every client, listen to each unique story, and evaluate each case on an individual basis. Our goal is for you to leave our offices having been listened to, educated on the legal process, and confident knowing you have QuatriniRafferty on your side.



Brian Patrick Bronson, Esq.

"What is the difference between SSDI and SSI disability benefits?"

The biggest difference between these benefits is that SSDI (Social Security Disability Insurance) benefits are based solely on your *work history* and SSI (Supplemental Security Income) benefits are based on *financial need*. The source of funds for the programs are also different. The SSDI program is funded directly through your work contributions, whereas, the SSI program is funded through the general tax receipts of the United States Government. There are many differences between the two programs; however, the definition of "disability" is the same regardless of whether you have an SSDI or SSI claim.

FIREFIGHTERS, POLICE, AND HEART ATTACKS

By Vincent J. Quatrini, Esquire



I have been representing injured firefighters and policemen for 43 years. Our office recently won a critical workers' compensation case for the widow of a firefighter who died from a heart attack. The insurance company fiercely defended the claim, alleging that there is a "one hour" rule between the time of the fire fighting activity and the heart attack.

Dr. Stefanos Kales, of Harvard University, was our expert medical witness. Dr. Kales has conducted widescale studies of firefighters to assess the causal connection between fire fighting activities and heart attacks. After comprehensive review of the facts in our case, he issued a report, with scientific data, incorporating the results of the firefighter studies. This study persuasively demonstrated that there are multiple critical factors to be examined when a firefighter suffers a heart attack, such as: carbon dioxide in the blood, air temperature, dehydration, and physical exertion measured in METs (Metabolic Equivalent Task). *Dr. Kales confirmed that the "one hour" theory has long been discarded as invalid.*

Here are some basic recommendations from Dr. Kales for all firefighters and police officers:

- If you suffer from hypertension, you should be on blood pressure medication. Why? There is a higher correlation between cardiac events in fire fighting and police work among individuals whose blood pressure numbers may be only slightly elevated.
- Consider a flu shot. Why? Influenza makes you more susceptible to a serious medical event.
- Watch your weight. Why? Dr. Kales warns that obesity raises the risk of a serious medical event by 200% to 300%. Waist circumference is very important.
- Exercise. Dr. Kales points out that only 20% of firefighters are doing sufficient exercise, and therefore recommends that all firefighters be tested when hired to determine if they can reach 12 METs of aerobic capacity. Why? At some point, fire fighting activities require 12 METs of exertion. The National Police Academy has suggested that the standard should be the ability to perform at 12 to 14 METs.

AN OFFER TOO GOOD TO BE TRUE: "ADVANCE" ON YOUR SETTLEMENT

By Ronald J. Fonner, Esquire

Periodically, we receive the following question: "I can get an advance on my settlement from the ABC company. What do you think?"

Unfortunately, the "advance" is nothing more than an extremely high interest rate loan. The

There are also several legal takeaways from this story:

First: Always, always, always report any injury/accident/event, no matter how minor it seems at the time.

Second: In the case of death, the family should always obtain an autopsy. In my firefighter training case, a complete investigation and autopsy was performed by NIOSH and the findings were very critical in the case.

Third: Each firefighter should undergo baseline and annual physical exams.

If you or a family member has a question about your rights, please call our office for a no fee consultation.

VETERANS' ALERT!

The U.S. Department of Veterans' Affairs (VA) will now recognize the presumptive service connection for eight diseases associated with exposure to contaminated water at **Camp Lejeune**. In admitting presumptive service connection, the VA acknowledges that the following diseases were a direct result from consuming contaminated drinking water at Camp Lejeune: kidney cancer, Non-Hodgkin's lymphoma, adult leukemia, liver cancer, bladder cancer, multiple myeloma, Parkinson's disease, and aplastic anemia and other myelodysplastic syndromes.

If you, or someone you know, suffers from any of the above medical conditions and formally served at Camp Lejeune, you could be entitled to (additional) benefits. Contact **Michael Quatrini** at (888) 288-9748 to schedule your free consultation.

company promises that if you lose your case you do not have to repay the loan. Because of this risk, the company charges a very high interest rate.

Our advice to our clients? Absolutely not. Stay away from these companies. We understand that when you are worried about how to pay your bills, an "advance" sounds attractive. But, in the long run, the penalty you pay for the advance far outweighs the benefit. So, just say "no" if you ever receive one of these calls!

IF YOU "LIKE" SOCIAL MEDIA...READ THIS!

By Jessica Rafferty, Esquire

Social media is a great way to remain connected with friends and family. And, it is free and easy-to-use. You don't have to leave the comfort of your home to post a photo, tell your "friends" what you are thinking, or "like" their latest posts. However, if you are involved in a legal claim or a lawsuit, social media can also have some very serious negative consequences.

My advice: If you are in an automobile accident, a slip and fall accident, or suffer a work injury – STOP POSTING ANYTHING ON SOCIAL MEDIA! Ask your friends and family to do the same. (DO NOT delete any previous posts.)



Why? Because social media has become the place insurance companies and defense lawyers look to find evidence to discredit your claim. Here is what happened to Samantha:

Samantha is stopped at a red light. Bob (who is driving behind Samantha) is not paying attention, fails to stop his vehicle, and rear-ends Samantha's vehicle. Samantha obtains medical treatment and her doctor diagnoses her with a cervical sprain and a concussion. Samantha's doctor tells her to stay out of the sun or she will experience increased symptoms (migraines, visual disturbances). The doctor recommends that Samantha stay inside as much as possible for the next couple of months and, if she must go out in the sun, to wear a hat and sunglasses.

Samantha's nine year old son, Dennis, plays little league. Since Samantha followed her doctor's orders, she missed all of his games that summer. Determined to support her son in his last

game, Samantha put on a hat and sunglasses, sat beneath an umbrella, and cheered for her son. At the end of the game, Samantha took off her hat and sunglasses and went out on the field to take a photo with Dennis. She then posted that photo on Facebook and Instagram.

Bob's insurance company saw the photo and used the photo to weaken Samantha's case, arguing that Samantha's conditions must not be as severe as she claims. One picture became "a thousand words." Despite our argument that the picture does not tell the whole story, the photo does harm Samantha's claim.

When we talk to our clients about an auto accident, a slip and fall accident, or a work injury, we caution them to stop posting information on social media until the case is over. Even with privacy settings, anything posted on social media may be accessed by the insurance company to use against you. The insurance company is looking for any "evidence" to show that the injuries or damages are "not that bad," or in some cases, to argue that there never was an injury! Another worry - if the insurance company finds anything on the Internet that is relevant to your case, you may be forced to reveal your passwords to all your social media accounts.

The moral of Samantha's story is that if you or someone you know is in the middle of an accident or injury claim, the best thing you can do to improve your chances of being successful in the case is to stop posting on all social media accounts after the accident or injury occurs. Whatever is on social media for the public to see may be dangerous, no matter how innocent it may seem.

ROAD TO RECOVERY We're with you every step of the way.

Join QR this Fall as we host our first personal injury wellness series! These one hour educational seminars aim to help our personal injury clients and others interested in exploring various forms of therapy and treatment. The primary goal is to provide options that promote healing under the unique circumstances of an unexpected injury. However, this series will also benefit anyone interested in improving their overall well-being. Attend one or all three, completely free of charge!

August 30th @ QR Greensburg

Focus On: Healing through Acupuncture with Emily Andrews, LAc at True Health and Fitness



September 27th @ QR Greensburg

Focus On: Healing through Chiropractic Care with Dr. Leah Samuels, Owner and Chiropractor at Align Chiropractic Wellness Center



October 25th @ QR Latrobe

Focus On: Healing through Yoga (Poses and Breathing Techniques) Angela Merendino, E-RYT 200 Yoga Instructor and Owner at Red Brick Yoga



All Wellness Seminars will begin at 5:30PM and will last approximately 1 hour. Healthy snacks and drinks will be served.

If you plan to attend, please RSVP no later than the Monday before each seminar at 724-552-2748 or qr@qrlegal.com.

SAVE THE DATE

Introducing The Debt Doctors™

at QUATRINI RAFFERTY

When Your Financial World is Turned Upside Down

It is extremely stressful when your income is reduced or stops suddenly. You are forced to make tough - almost impossible - financial choices. Who do I pay? Who do I not pay? At QuatriniRafferty, we know how difficult it is to make the right financial choices. Or how critical it is for you to buy time to figure it all out.

Our law firm has teamed up with **The Debt Doctors**: attorneys who specialize in helping clients overcome financial difficulty. Over the past 10 years, the attorneys at **The Debt Doctors** have helped thousands of clients to navigate through a loss of income, avoid costly mistakes, and protect the assets – home, car, reputation – that are important to everyone. Attorneys **Matt Herron** and **Amy Buchanan** can put together a workable financial plan to improve your long-term financial health. If you answer "yes" to any of the following questions, our attorneys can help you:

1. Are you having trouble paying your bills on time?
2. Do you have more than \$10,000 of credit card debt, personal loans, or medical bills?
3. Are creditors threatening to repossess what you own?
4. Are you behind on your mortgage, or will you soon fall behind on your mortgage?
5. Do you need a new mortgage to pay your bills?
6. Do you need to borrow from your retirement plan or 401k to pay your bills?
7. Is your car payment more than you can afford?
8. Do you have outstanding personal or real estate taxes?
9. Are you struggling to keep up with your student loans?
10. Are you going through a divorce?
11. Is your business failing?

The Debt Doctors at QuatriniRafferty provide free consultations. We charge reasonable fees. We offer payment plans. In fact, in some cases, our fees are absorbed into the debt repayment program. Our attorneys are available 24/7. Call us today to stop worrying about your bills and prepare "for life after debt."



Matt Herron, Esq.

412-395-6001
1-877-DEBT-DOX
www.thedebtdoctors.com



Amy Buchanan, Esq.

PRESENTATIONS & COMMUNITY EDUCATION



Both **Vince Quatrini** and **Michael Quatrini** had the honor of presenting at *Athletes, Veterans, and Neuroscience: A Symposium on Traumatic Brain Injury and Law* held at Duquesne Law School. QuatriniRafferty was the presenting sponsor of the event.

Vince presented "Traumatic Brain Injury in the Workplace: Proving the Invisible" in the Neuroscience Evidence in Practice panel. His article "Traumatic Brain Injury and Workers' Compensation Claims" has been published by the medio-legal division of the American Bar Association.

Michael presented "Traumatic Brain Injuries and the VA Disability Compensation System." Michael has extensive experience as a Veterans' Disability Attorney, recovering more than \$1.5 million in retroactive compensation benefits for veterans last year.

Both Vince and Michael graduated from Duquesne Law School and enjoyed the opportunity to present at their alma mater.