



“It is the Holy Spirit's job to convict, God's job to judge, and my job to love.”
-The Reverend Billy Graham

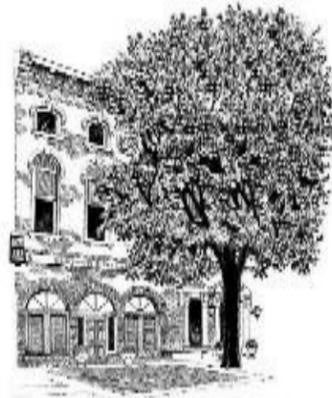
We Need You!!

You will not find Warren & Simpson, P.C. on TV or on a billboard. We choose not to use those means of advertisement. Our BEST and MOST IMPORTANT advertisement is our clients. Clients who have worked with us and experienced our results. Clients who trust us enough to refer us to a family member or friend, because they know we will take care of them. THANK YOU in advance for telling someone about Warren & Simpson, P.C.!

No representation is made that the quality of legal services to be provided is greater than the quality of legal services to be performed by other attorneys.

“Alone we can do so little; together we can do so much.”

Helen Keller



Warren & Simpson, P.C.

Attorneys at Law

256.539.7575 or email us at info@warrenandsimpson.com

Issue

13

JULY
2015

Legal Times

A monthly journal from Warren & Simpson, P.C.



this issue

Letter to our clients	P.1
Full Coverage	P.2
What Forgiveness Looks Like	P.3
We Need You!!	P.4

Dear Clients,

I hope this newsletter finds everyone having a wonderful summer! After what seemed like the never-ending winter, summer has certainly set in! Many things have happened in America over the last several days, and, by the time this letter reaches you, July 4th will have come and gone. During the midst of these changing times in our nation, let's remember to keep our eyes and thoughts focused on the One who never changes. The eyes of the world are watching us, and if we are to be a nation respected among nations, then we must first live that example in our daily lives, teaching our children to show respect and showing respect for one another.

Make a difference where you are today. In order to be a nation that is respected, it has to start with us. We must first respect God, others and then ourselves.

-Derek

A
"FULL
COVERAGE"
POLICY
TYPICALLY HAS
3
COMPONENTS.

- 1. Liability coverage,** which pays for injury to another motorist or damage to another car. Forty-eight states require that drivers have a minimum amount of liability coverage; only Iowa and New Hampshire do not require it.
- 2. Collision coverage,** which pays for physical damage to your car if you run into something, such as another vehicle or a tree.
- 3. Comprehensive coverage,** which pays for physical damage to your car that is not the result of a collision. For example, comprehensive coverage might pay for damage resulting from vandalism, severe weather or theft.

FULL COVERAGE AUTO INSURANCE CAN LEAVE YOU UNDERINSURED

No matter what type of auto insurance policy you choose, you want to understand what coverages it entails. Yet some consumers who buy what's commonly referred to as a "full coverage" policy, are later shocked to find out that they've got less insurance coverage than they thought.

Just because you ask for "full coverage" does not mean you are covered for everything, and it definitely does not mean you are carrying enough coverage.

EXEMPTIONS UNDER "FULL COVERAGE":

Contrary to what the terms suggests, "full coverage" policies do not include many types of coverage that consumers believe they have.

Other benefits that frequently are not included in "full coverage" policies include towing, rental car coverage and full-glass coverage. Medical and rehabilitation expense benefits, loss-of-pay benefits and funeral expense benefits are other optional types of coverage that typically are not part of a "full coverage" plan.

Even in cases where a "full coverage" policy includes a certain benefit, that doesn't mean it includes the maximum levels of coverage or even the amount of coverage that you need. Most auto insurance companies will only give you only the state-minimum liability insurance, unless you ask for more. For example, if a state requires that you have \$25,000 in bodily injury liability insurance, that figure might be what an insurer includes in a "full coverage" policy. However, if you cause an accident and the other driver sues you for \$100,000 in medical bills, you might have to come up with the additional \$75,000 out of your pocket.

WHAT DRIVERS SHOULD LOOK FOR:

Rather than assuming that a "full coverage" policy has everything you need, make a checklist of coverage you want and read them off, ensuring that the insurance agent has included each one in the policy. If you truly want the maximum coverage, you should ask for these:

- **Liability insurance with the maximum limits available from the insurance company.**
- **Personal injury protection (PIP), which pays for injuries to you or anyone in your car, regardless of who is at fault. Some states require PIP coverage.**
- **Uninsured and underinsured motorist coverage with the full limits available, which covers you if you get into an accident with someone who has little or no insurance.**
- **Physical damage coverage, including comprehensive and collision.**
- **Towing.**
- **Car rental.**
- **Full-glass coverage.**
- **Medical expense benefits.**

While this may seem like a lot to ask for, some benefits cost as little as \$10, but you have to know to ask for them.

Not only might a "full coverage" policy leave you underinsured, but in some cases, it can leave you over-insured. People with older vehicles may not need comprehensive and collision coverage if their cars are worth less than the auto insurance premium costs.

If you're leasing or financing a car, you may be required by the lender to buy comprehensive and collision insurance, but if not, those types of coverage are optional. If the vehicle isn't worth much, you might want to put the extra money either toward higher liability limits or in a savings account to pay for your car if something happened to it.

The best way to make sure your policy has everything you need is to look past the policy's title and pay attention to the details. Take a checklist with you to your agent's office and never assume that the insurance broker is selling you "full coverage" until you have actually checked and asked if every single line item is maxed out.

WHAT FORGIVENESS LOOKS LIKE



CHARLESTON, S.C. — The Emanuel A.M.E. Church has survived antebellum laws barring black worship, an angry white mob that burned down its original edifice, and the execution of its founder and dozens of others planning a slave revolt. So when a white gunman fatally shot nine of its members, including the head pastor, during Bible study in June, there was only one way, church leaders said, to respond: by pressing forward.

In a display of unity, resolve and defiance, "Mother Emanuel," as people there call the church, opened its doors for its regular Sunday service, just four days after three men and six women were left in a bloody pile in its basement.

At 10 a.m., church bells across the city began to toll. Nine minutes passed, one minute for each victim. "I want you to know, because the doors of Mother Emanuel" are open, the Rev. Norvel Goff Sr., a presiding elder in the African Methodist Episcopal Church, said in a rousing sermon after their deaths, "it sends a message to every demon in hell and on earth."

The Rev. Brandon Bowers, the lead pastor of Awaken, spoke from a small white tent. "As a pastor in this city, a husband and a father to two boys and two girls, my heart broke in grief and disbelief," he said. "What the enemy intended for evil, God is using for good. We are here to pray for the healing that needs to come."

Jermaine Watkins, a teaching pastor at Journey Church, spoke next declaring that the gathering showed that "what unites us is stronger than what divides us."

"To hatred, we say no way, not today," Mr. Watkins said. "To racism, we say no way, not today. To division, we say no way, not today. To reconciliation, we say yes. To loss of hope, we say no way, not today. To a racial war, we say no way, not today. To racial fear, we say no way, not today. Charleston, together, we say no way, not today."

In the opening prayer, the Rev. John H. Gillison said that while people were still asking why, "those of us who know Jesus, we can look through the window of our faith, and we see hope, we see light."

The congregation gave the loudest standing ovation of the morning after Mr. Goff thanked law enforcement, particularly poignant at a time when the relationship between blacks and the police remains strained nationwide.

"A lot of folks expected us to do something strange and break out in a riot," Mr. Goff said. "Well, they just don't know us. We are people of faith."

One by one, those who chose to speak at the bond hearing of Dylann Roof, did not turn to anger. Instead, while he remained impassive, they offered him forgiveness and said they were praying for his soul, even as they described the pain of their losses.

"I forgive you," Nadine Collier, the daughter of 70-year-old Ethel Lance, said at the hearing, her voice breaking with emotion. "You took something very precious from me. I will never talk to her again. I will never, ever hold her again. But I forgive you. And have mercy on your soul."

Editor's note

Our hearts, along with the hearts of those across our nation, are hurting for the families of the 9 victims of the Charleston shooting.

The statements made by the family members of the victims has been an overwhelming example of what forgiveness looks like.

Forgiveness is not something that is always deserved, but is a gift for the giver as well as the recipient.

Forgiveness is something we cannot understand unless we have either received it or offered it.

Moments like these are to give those of us left behind new perspective.

This could have been our loved one.

May we all remember these family members and their willingness to forgive what is one of the most horrific things that can happen to us on this earth, to lose a family member in such a senseless, evil way.

May God grant each of us a heart willing to forgive one another and to receive His forgiveness as these families have.