



Issue

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Legal Times

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

We are partnering this month with the Downtown Rescue Mission. As they are getting ready to serve Thanksgiving Dinner to those less fortunate, please remember them by purchasing Thanksgiving Dinner for someone in need. A \$50 donation will feed 25 people.
Downtown Rescue Mission 1400 Evangel Dr. NW, Huntsville, AL 35816

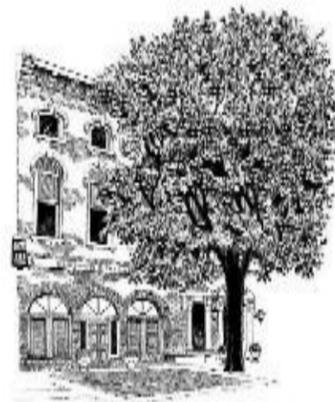
We Need You!!

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



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Dear Clients,

Summer is drawing to a close and the cool air has finally arrived! Are you ready for some football?!?!?! I certainly am! It has been a busy summer here at Warren & Simpson. I would like to personally thank everyone for referring your friends and family to us. Allowing us to help them is our privilege indeed.

Summer also brought a sad time to our firm with the passing of our partner (and Derek's father) Fred. He was instrumental in our firm's inception and his presence will be sorely missed. Please keep Derek and his family in your thoughts and prayers.

Thank you, again, for all you do to make us who we are!

-Barton

PLEASE READ! VERY IMPORTANT INFORMATION!

UNINSURED/UNDERINSURED MOTORIST COVERAGE:

Also known as UM or UIM coverage

Why you need it

If you're in an accident and the other driver is uninsured or underinsured, will you be covered? If you have uninsured/underinsured motorist protection (UM/UIM), the answer is probably "yes." Many auto insurance industry experts recommend choosing this option. You might think that because your state requires auto insurance, most people have it. However, according to the Insurance Research Council, the estimated number of uninsured drivers can reach 25 percent in some states.

What is UM or UIM?

Uninsured or underinsured motorist coverage can pay for injuries to you and your passengers, and in some locations damage to your property, when there is an accident and the other driver is both legally responsible for the accident and considered "uninsured" or "underinsured."

An uninsured driver is someone who did not have any insurance, had insurance that did not meet state-mandated minimum liability requirements, or whose insurance company denied their claim or was not financially able to pay it. A hit-and-run driver also counts as uninsured as it relates to bodily injury (UMBI).

An underinsured driver is someone who met minimum legal financial responsibility requirements, but did not have payment limits high enough to cover the damage they caused. In these cases, UM or UIM can pay you for your damages. It is important to note that uninsured and underinsured motorist protections are separate, although in many states they can or must be purchased together.

Is UM/UIM required?

A handful of states mandate purchase of UM/UIM, but most do not. If you purchase uninsured/underinsured motorist protection, your UM/UIM payment limits usually must comply with the state minimum but can't exceed your liability limits. If your state and company allow uninsured motorist property damage (UMPD) coverage, it can't be purchased without UMBI. It's always best, regardless of what's in your policy, to contact your attorney for advice on how to handle a claim.

Why would you want it?

The Insurance Information Institute's Vice President, Carolyn Gorman, extols the virtues of UM/UIM. "You absolutely need this coverage, because, if you get into an accident with someone who is driving without insurance or doesn't have enough of it, you want to be made financially whole again. You have to protect yourself fiscally and physically, and uninsured/underinsured motorist protection can help you in that regard."

It's usually relatively cheap to add uninsured/underinsured motorist protection to your car insurance policy, especially considering the amount of protection it offers. When you compare car insurance quotes, you should be sure to take uninsured/underinsured coverage into account. It could pay your medical bills, lost wages, and pain and suffering. If someone hits you or your car and is legally responsible for the damages, you won't get any money from them if they don't have money to give you. Especially during times when people are struggling economically, many drivers either don't have insurance or don't have enough. If you have UM/UIM, you can receive compensation even if the other driver can't pay.

Insurance is an ingenious modern game of chance in which the player is permitted to enjoy the comfortable conviction that he is beating the man who keeps the table.

- Ambrose Bierce

I don't want to tell you how much insurance I carry with the Prudential, but all I can say is: when I go, they go too.

- Jack Benny

Education is what you get from reading the fine print; experience is what you get from not reading it.

Fun is like life insurance; the older you get, the more it costs.

- Kim Hubbard

Both terrorism and insurance sell fear -- and business is business

- Liam McCurry, *Terminal Policy*



Fred B. Simpson, Esq.

Sept. 4, 1935 – Aug. 5, 2014

Father. Partner. Friend.

So many words could be used to fill this space, but how do you put into words the loss of someone who meant so much to so many people? How do you recognize the vast amount of talents a person has without leaving some out? The visual imagery would be to leave this space in the newsletter blank. Because while there are so many words that could be said, so many happy memories that could be recalled, so many wonderful stories that could be retold, so many beautiful paintings to admire, so many cases won and so many lives touched, changed, altered or improved, the world, without Fred Simpson in it, has a void. A blank.

My dad always said that a man's life preaches his own funeral. Mr. Simpson's life has done just that. As someone on the outside looking in; someone who knew him only from the periphery, the many kind words and sentiments that were voiced at Mr. Simpson's home-going and memorial service only left me with the feeling of wishing I had had the opportunity to know this man better. Isn't that what we all wish for though? That when we leave this world, we have left such a good impression on the ones who knew us, that the ones who didn't only wished they had?

Thank you, Mr. Simpson, for using Your Utmost for His Highest. What a legacy. You, most certainly, will not be forgotten.

- The Editor

"Anyone who intends to come with me has to let me lead. You're not in the driver's seat; I am. Don't run from suffering; embrace it. Follow me and I'll show you how. Self-help is no help at all. Self-sacrifice is the way, my way, to finding yourself, your true self. What kind of deal is it to get everything you want but lose yourself? What could you ever trade for your soul?"

Matthew 16:24-26

"1 Let not your heart be troubled. You believe in God, believe also in me.

²⁻³ There are many mansions where my Father lives, and I am going to prepare them for your coming. When everything is ready, then I will come and get you, so that you can always be with me where I am. If this weren't so, I would tell you plainly.

⁴ And you know where I am going and how to get there."

⁵ "No, we don't," Thomas said. "We haven't any idea where you are going, so how can we know the way?"

⁶ Jesus told him, "I am the Way, the Truth and the Life. No one can get to the Father except by means of me.

⁷ If you had known who I am, then you would have known who my Father is. From now on you know him—and have seen him!"

John 14:1-7