

Shannon Law Group

A Professional Corporation

Where Compassion Meets Justice

Straight Scoop on Recorded Statements

If you've been involved in an auto crash in which the other driver was at fault, count on getting a call from his/her insurance company at some point. They'll likely be requesting a recorded statement. No matter what they try to tell you, **you are not required to give them one.** They may even claim that you can't get paid without it, which is a blatant falsehood.

The at-fault driver's insurance adjuster may be pleasant and charming, but their only goal is to reduce the amount of money their employer pays out. That means claim denials...including yours. A recorded statement gives them ammo to twist or stretch your words. An adjuster may phrase their questions in ways that deceive you into giving responses that hurt your case—without you ever realizing it. They will claim you're lying if your statement isn't a carbon copy of statements you've given to others (e.g., to a police officer or at a deposition hearing), even though that's natural when multiple statements are given weeks, sometimes months, apart.

You are, however, obligated to cooperate with your own insurance company, which might include giving a recorded statement to enable your insurance company to make a recovery for your claim. You could request that your insurance company agree in writing that they will not share your statement with the other side.

Bottom line: *Never* give a recorded statement to the at-fault driver's insurance company; it will only hurt your case. You *must* cooperate with your own insurance company.

If you've been injured in an auto accident as the result of another's negligence, contact an auto accident attorney to protect your rights. •



Developments

Our New Book Is Out

Everyone deserves quality representation. That is why the Shannon Law Group team wrote our first book: ***Transportation Law: Rights & Injuries***.

This book, fresh off the presses in June 2016, is a layman's guide to finding the right lawyer. We hope it provides simple, straightforward answers to folks who need someone to represent them.

The book can be purchased in paperback or in digital form on Amazon. However, for our newsletter subscribers, give us a call or shoot us an email and we will drop off a copy to you!



Thank you for your referrals!

We had a significant number of referrals to our firm from our clients this past month. We want to thank each and every one of you for placing your trust in us. We are so grateful to have earned your referrals. As always, we welcome your referrals for legal matters.

Summer at the house.

Johnny Carmine finished his first baseball season with the Portland Seadogs of the Lisle Park District. Thank you so much to the great coaching staff of these seven year olds as well as the Park District for organizing a fun league.

Nora has been playing summer basketball on Saturday mornings at Benet Academy with the Illinois Rockets Summer basketball league. Thank you to the Illinois Rockets and Benet for providing a nice gym for these junior high kids to play in the summer. Michelle and I enjoyed spending a weekend in June watching Will play 5 soccer games in Burlington, Iowa in 90 degree heat. Clare has been keeping us up to date on her two month stay in Ireland. Just Bing or Google "Irish Illini Clare" and you can follow her exploits. July should be a nice break for the kids from organized sports, and then it is back to a lot of soccer in the Fall. I can't wait.



Auntie Mary Jo in town to catch Nora playing summer basketball

Whistleblower Suit Resolved



In June, our team at Shannon Law Group secured a significant settlement on behalf of one of our clients against a major financial institution. In our case, we alleged counts based on the Illinois Whistleblower Act and on Retaliatory Discharge. We sought to put our client back in the same position he was prior to being terminated. The resolution of the lawsuit vindicates our client's long journey to set things right. We know that our legal system cannot fully compensate our clients when bad things happen.

However, we commend our clients for enduring the long journey of their cases and working with us to make sure we can seek some semblance of justice on their behalf.

AAJ Convention 2016

Pat will keep our firm on the cutting edge of legal developments and advocacy for our clients when he attends the American Association of Justice Annual Convention in Los Angeles in July. Pat attended the AAJ Winter Convention in February in Boca Raton, Florida. ●



July 2016 Important Dates

July 4 – Independence Day (240 years since the Declaration of Independence!) **July 21 – 25** AAJ Convention Los Angeles, CA **July 30** – Feast Day of St. Ignatius of Loyola (Founder of the Jesuits)

Menace at the Beach (No, Not Sharks)



Eighty percent of beach rescues performed by lifeguards result from swimmers getting caught in rip currents. Rip currents are powerful, channeled currents of water that flow away from the shore, back out to sea. They account for over 100 deaths per year at U.S. beaches.

Rip currents typically form at low spots or breaks in sandbars, or near structures such as jetties and piers. When waves break strongly in some locations close to shore and weakly in others, the risk of dangerous rip currents is elevated. Their strength and speed is influenced by wave height and the frequency of wave formation.

Most rip currents travel at 1–2 feet per second; however, the strongest ones surge at speeds as high as 8 feet per second—faster than an Olympic swimmer can sprint. Rip currents frequently dissipate just

beyond the line of breaking waves, but some may extend hundreds of yards offshore. Most are narrow—less than 80 feet wide—but occasionally can be broader, to well over 100 yards.

If you find yourself ensnared by a rip current, remain as calm as possible. Do not fight against the current. Since most rip currents are narrow, swim parallel to the shoreline until you escape its grip, then head back to shore. If you can't, calmly tread water or float until it weakens. If you know you are still in trouble, face the shore, wave your arms, and yell for help.

Rip currents can occur at any beach with breaking waves, including the Great Lakes. Swim at lifeguard-protected beaches to improve your survival chances should rip-current trouble arise. •

Misconceptions About Gluten-Free Diets

Celiac disease is a hereditary autoimmune disorder that affects approximately one percent of the U.S. population. For those with the disease, ingesting gluten—a protein commonly found in grains such as wheat, barley, and rye—prompts the body to mount an immune response that attacks the small intestine.

Gluten-free diets are a must for anyone with celiac disease or a wheat allergy. However, going gluten-free has provided no proven health benefits for anyone who does not suffer with those conditions.

Many healthcare experts are concerned with the shift to gluten-free diets that parents are making under the misconception that gluten-free is healthier for their kids. Marketing campaigns bolstering this trend play a role, along with the power of celebrity endorsement.

However, reducing or eliminating gluten from the diet without proper nutritional guidance can result in nutritional deficiencies in folate and other B vitamins, iron, and fiber, which are especially critical for growing children. Gluten-free packaged foods are also likely to contain more fat and sugar than their gluten-containing counterparts.

Socially, kids with no gluten-related issues may feel like outcasts when among their friends who are eating foods with gluten. For parents, gluten-free foods are more expensive as well.

A gluten-free diet is just what the doctor ordered for those who struggle with celiac disease or a wheat allergy. A diet with reduced gluten can aid those with gluten sensitivity. For anyone else, however, there's no need to avoid gluten. Gluten is not a toxin; the body's overreaction to it is the real problem. •



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Steer Clear of Payday Loans

A payday loan is a small cash loan made to an individual who is expected to pay it back with their next paycheck. The repayment period is generally two weeks or less, roughly matching the borrower's pay cycle. Loans are frequently taken out from check-cashing stores or storefront lenders. All a borrower has to do to get approved for a payday loan is show proof of employment and a bank statement. A credit check is not required.

Unfortunately, easy access to a payday loan carries an extremely high price tag—to the tune of 15–30 percent interest for a two-week period, which projects to an annual percentage rate of nearly 800 percent. Some people pay off the loan in time, find they have nothing left for living expenses, and take out another payday loan—a vicious cycle is born. Those who can't pay in time may be extended...for additional interest and fees.

Better alternatives to a payday loan include setting a firm budget (and following it) or taking on a second job. Some employers are willing to give an advance on an employee's paycheck in an emergency situation. Pawn shops can lend you money in exchange for an item of value. When you pay off the loan, you get your item back. If you can't pay, the pawn shop keeps your item. Even a credit card advance is an improvement on a payday loan in a pinch. A 25-percent APR beats 800 percent any day of the week.

Payday loans may seem like a quick fix to a temporary cash-flow problem, but they are fraught with financial peril. •

