

FRIEDMAN RANZENHOFER ATTORNEYS AT LAW

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CONTACT US 24 HOURS A DAY



Michael Ranzenhofer

HURT IN A CAR ACCIDENT? WE CAN HELP

Have you been injured in an auto accident?

Are you worried what this may mean to your family, your job, and your credit?

Is the insurance company pressuring you?

Are you beginning to feel a bit confused?

You have a lot of choices to make. We can help you make the choices that will get you what you need quickly, honorably and with your dignity intact. We will help you to maximize your benefits, while protecting you and your family. **(Continued on page 2)**



Robert Friedman

MEDICAID/ELDER LAW SEMINAR

"14 WAYS TO PRESERVE YOUR ASSETS WITH THE MEDICAID LAWS" will be presented at the Clarence Senior Center, 4600 Thompson Rd, Clarence, NY 14031 on Thursday, September 28, 2017 at 1:00 PM.

Speakers are Robert Friedman, Attorney and Jeff Vastola, CLU of M&T Securities. Learn how to preserve your assets and plan for incapacity with powers of attorney, health care proxies, living wills, wills, trusts, transferring your home to family members, long term care insurance, prepaid funeral accounts, IRAs, pensions, properly documented gifts, spousal allowances and transfers, caregiver agreements and promissory notes. To register for the free seminar, call 716.542.5444 . ■

LANDLORD SEMINAR

"21 Most Common Mistakes Made by Landlords" will be presented by Robert Friedman of Friedman & Ranzenhofer, Attorneys and **"How to Pay No Tax When Disposing of Investment Property"** will be presented by Russell J. Gullo, CCIM, CEA at the Buffalo Investors & Exchangors Group meeting on Tuesday, October 17, 2017 at 7 PM at the Millennium Hotel, 2040 Walden Ave., Cheektowaga, New York.

Drawing on over thirty-eight years of experience representing landlords, Mr. Friedman will give examples of mistakes made by landlords and their attorneys in screening tenants, drafting leases, evicting tenants, complying with government regulations and collecting judgments for rent and damages. **(Continued on page 3)**



WOULD YOU LIKE TO RECEIVE FUTURE ISSUES OF THIS NEWSLETTER?

Is this your first issue of the newsletter?

To receive future issues by mail or email:

Call us: 716.542.5444;

Email: Law@legalsurvival.com; or

Sign-up for the email version at Legalsurvival.com or WNY-Lawyers.com. ■

OUR PRACTICE AREAS

Accidents/Personal Injury
Animal Law
Commercial Litigation
Corporate/Business/LLC
Criminal/Traffic/DWI
Divorce/Custody/Support
Elder Law/Guardianships
Fire Company/District Law
Landlord/Tenant
Matrimonial/Family Law
Municipal Law
Probate/Estates
Trials/Appeals
Wills/Trust ■

HURT IN A CAR ACCIDENT? WE CAN HELP

(continued from page 1)

Consult anytime with experienced local personal injury attorneys that you know and trust:

- ✓ **Unique Experience:** Since 1955, the trusted and ethical attorneys at Friedman & Ranzenhofer, P.C. have been helping injured people. Mike Ranzenhofer has 37 years trial experience representing the victims of automobile accidents, slip and fall accidents, defective products and dog bites. Robert Friedman is a vehicle and traffic prosecutor who successfully prosecuted tens of thousands of dangerous drivers for 32 years; stopped a legal challenge to the constitutionality of the New York seatbelt law; wrote the "Injury Victims' Legal Survival Guide" and was named the 2003 WNY Prosecutor of the Year.
- ✓ **24/7 Availability:** Mr. Friedman and Mr. Ranzenhofer are available seven days a week by telephone at 716.542.5444 or 585.343.0746; text at 716.983.6370 or by email: mranz@legalsurvival.com. We will meet personally with you at your home, the hospital or at one of our seven local offices.
- ✓ **Free Consultation:** We will advise you of your rights at a free consultation. Our initial conversation costs you nothing even if you choose not to have us represent you.
- ✓ **No Fee Guarantee:** You pay no fee unless you win your case. ■

OUR "TEN POINT AUTO ACCIDENT CASE PLEDGE"

The attorneys at Friedman & Ranzenhofer, PC promise to:

1. Communicate with you in plain language that is easy to understand.
2. Promptly return your telephone calls.
3. Quickly and thoroughly investigate and analyze your case.
4. Personally handle your case.
5. Keep you informed of the progress of your case at all times.
6. Show you the personal care, concern and attention which have been the hallmark of our law firm since 1955.
7. Not handle your case in an "assembly line" fashion.
8. Accommodate the needs of you and your family during the handling of your accident case.
9. Vigorously protect your legal rights.
10. Never release your name to the media, except with your written permission ■

CONTACT US 24 HOURS A DAY

Have a late night urgent legal question? Have you been injured in an accident? Arrested for DWI? Served with a lawsuit summons? We answer our phones 24 hours a day/ seven days a week. Additionally you can reach us using the Chat Service and contact forms on our website www.WNY-Lawyers.com. ■

LANDLORD SEMINAR *(continued from page 1)*

According to Mr. Friedman, author of "How to Survive Legally as a Landlord", "default notices, notices of petition and petitions are often incorrectly prepared, served and filed, especially with Section Eight tenants. Landlords fail to protect themselves with key lease provisions. Landlords are not taking advantage of Limited Liability Companies (LLC) and other asset protection strategies. Landlords need to know what to do if a tenant dies or is arrested for drug-dealing."

Mr. Gullo will answer questions on tax-free exchanges, such as: "What is like-kind? What are the requirements to pay no tax? What is the time requirement? What can I buy? Can I buy before I sell? Can I improve a property that I am buying? Can I take some of the funds and exchange with the rest?"

The meeting is free and open to the public. Call (716)675-1500 for reservations. ■

2017 NURSING HOME MEDICAID GUIDE

Our **2017 NY Medicaid Guide** answers many frequently asked questions, including:

- What are the 2017 asset and income levels that allow Medicaid eligibility?
- What is the 2017 Medicaid penalty regional rate in WNY?
- What resources are not counted when determining Medicaid eligibility?
- How can an individual whose income exceeds the Medicaid limit still qualify for Medicaid?
- What are the transfer of asset rules?
- Will Medicaid pay for home care?
- How do Medicaid rules differ for a single person and a married person whose spouse is still living in the community?
- What are the advantages of creating a Medicaid Trust?

To obtain a free copy, see "Legal Guides" at WNY-Lawyers.com or send a stamped (.91), 4" x 9½" self-addressed envelope to POB 31-B, Akron, NY 14001 ■

SAM ALBA NAMED JUNIOR PARTNER

Samuel Alba, Attorney has been promoted by Friedman and Ranzenhofer, PC to Junior Partner. He concentrates his practice in personal injury, criminal defense and employment and consumer class actions. ■



Sam Alba

DON'T BE A ROAD RAGE VICTIM

Aggressive driving is any display of aggression by a driver. Tailgating, flashing headlights, speeding or weaving through traffic are just some forms of aggressive driving. Extreme acts of physical assault that result from disagreements between drivers are a form of aggression commonly called "Road Rage."

The New York State Police recommend these basic tips for dealing with an aggressive driver:

- ✓ Remain calm.
- ✓ Keep your distance.
- ✓ Do not pass unless necessary.
- ✓ Change lanes once it is safe (don't jump lanes without looking).
- ✓ If you cannot change lanes and an aggressive driver is behind you, stay where you are, maintain the proper speed and do not respond with hostile gestures.
- ✓ You may pull off the road to call 911 (or *911 from a cell phone) to report an aggressive driver or a driver you believe may be impaired by drugs or alcohol.

Avoid these behaviors which are likely to provoke aggression:

- ✓ Gestures : Obscene or offensive gestures irritate other drivers. Any gesture may be misinterpreted by another driver.
- ✓ Hand-held electronic devices: Don't let your phone or any other device become a distraction. Cell phone users are perceived as being poor drivers and presenting a traffic hazard. Data shows that aggressive drivers are particularly irritated by fender-benders with motorists who were talking on the phone or texting. Remember using hand-held electronic devices while driving is illegal in New York State.
- ✓ Eye contact: If a motorist tries to pick a fight, do not make eye contact. Get out of the way without acknowledging the other motorist. If the driver follows you, do not go home. Go to a police station or location where you can get help and there will be witnesses.
- ✓ Aggressive tailgating: Riding the bumper of the vehicle in front of you is both annoying and unsafe.
- ✓ Aggressive horn use: Leaning on the horn to express anger is aggravating.
- ✓ Aggressive headlight use: Flashing headlights to denote irritation is rude and unsafe. ■

WHAT TO DO IF YOU ARE IN A CAR ACCIDENT

If you are involved in a car accident:

DO:

- 1) Get uninjured passengers out of vehicle to the side of the road, safely away from the vehicle and oncoming traffic.
- 2) Call the police immediately. If a phone is not available, ask at least two people to call.
- 3) Call an ambulance if anyone is injured.
- 4) Put out reflectors at least 300 feet towards oncoming traffic.
- 5) Get the names, addresses and phone numbers of all witnesses.
- 6) Make short notes about the details of the accident, including a diagram.
- 7) Trade information with the other driver including driver's license number; address; plate number; insurance agent, company and policy number; telephone number; year, make and model of the vehicle; and name and address of the owner of the vehicle.
- 8) Report the accident to your insurance agent or company within 24 hours.
- 9) Report the accident to the DMV within 10 days if there is personal injury or property damage exceeding \$1,000.
- 10) Call Friedman & Ranzenhofer, PC immediately for a free consultation. We will explain your legal rights and duties and fight to get you the maximum recovery for your injuries and losses.
- 11) See a doctor Immediately. Your injuries could be worse than you think.

DON'T:

- 1) Make any statements about the accident to anyone but the police.
- 2) Take any blame for the accident.
- 3) Move injured persons.
- 4) Accept any informal settlements.
- 5) Sign anything without consulting us first. What you sign could lower your recovery. ■

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While a great deal of care has been taken to provide accurate and current information, the ideas, suggestions, general principles and conclusions presented in this newsletter are subject to local, state and federal laws and regulations, court cases and any revisions of same. The reader is thus urged to consult legal counsel regarding any points of law – this newsletter should not be used as a substitute for competent legal advice.

The purpose of this newsletter is to give the reader a general understanding of the law – not to provide specific advice. Every effort has been made to achieve accuracy. The law constantly changes and is subject to differing interpretations. Always consult with your attorney and act only on his or her advice. Friedman & Ranzenhofer, P.C. shall not be responsible for any damages resulting from any inaccuracy or omission. This newsletter is designed to provide accurate and authoritative information in regard to the subject matter covered. If legal advice or other expert assistance is required, the services of a competent professional person should be sought. Certain portions of this newsletter may be applicable only to New York State law. Prior results do not guarantee a similar outcome.

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