

**FALL  
2008**

# **POTHITAKIS LAW FIRM, P.C.**

**A t t o r n e y   A t   L a w**

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**OFFICE HOURS**  
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*We're celebrating our 7th anniversary!*



*Our office in Burlington, Iowa*



*Our office in Keokuk, Iowa*

On October 1, 2008, the **Pothitakis Law Firm, P.C.**, will recognize its seven-year anniversary. During those seven years, the firm has represented hundreds of clients with respect to workers' compensation and personal injury matters.

Since our firm's inception, we have had offices in Burlington, Iowa, and Keokuk, Iowa. We have represented clients from all parts of the state of Iowa.

We recently began the renovation of our Burlington office, as expansion was needed to accommodate our staff. Because of the hard work of our staff, we hope to continue our success and provide legal representation for many years to come.

*We take pride in the quality of our legal work.*

## Rebate **RAGE!**

Rebate rip-offs have sparked consumer lawsuits and new legislation. Many who buy products promoted with “cash” rebates are enraged when the rebate is too hard to apply for, is unreasonably delayed, takes the form of a “reward” credit card, is a credit toward purchases limited to the issuing manufacturer, or never arrives at all.

A federal court in California has allowed cell phone buyers who received Visa® “reward cards” to file a class action. Purchasers allege violations of federal laws against unfair competition, false advertising, and unjust enrichment.

There are other consumer-rebate cases as well:

- When thousands complained to InPhonic, Inc., in 2006, Washington, D.C.’s attorney general sued for the company’s failure to honor rebates. The city and InPhonic reached a

### What a buyer can do

Obtaining rebates can be challenging. To avoid rebate rage...

- Shop at reputable merchants.
- Obtain duplicate cash-register receipts.
- Apply for rebates immediately.
- Photocopy all submitted materials.
- Submit via certified mail.
- Maintain transaction and call notes.
- Be persistent.
- Cash rebate checks immediately.

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multimillion-dollar settlement.

- In 2007, California computer retailer Soyo, Inc., reached a settlement with the Federal Trade Commission over complaints about excessive delays in rebate processing.

## Courts and courting

Jury duty can be very rewarding.

Queens County, New York, Supreme Court Justice Daniel Lewis, presiding over a criminal trial, said, “Some juries are serious, some are somber, but this jury seemed like it was full of beaming, happy people.”

No wonder. After noticing an attraction between two of their 30-something copanelists, fellow jurors convinced the two to go out on a date. They went to lunch together during a trial break.

A year later, the couple was engaged and planned to be married...by Justice Lewis.



## Auto airbag FRAUD

Drivers who are in accidents, purchase used cars, or visit “weekend” mechanics may be at risk of a very dangerous scam: airbag fraud.

Airbags are valuable, so some dishonest mechanics have removed and sold original airbags. Fraudulent mechanics replace bags with cheap knockoffs, rebuilt equipment, or even stuff cavities with rags—then replace covers. This exposes drivers and passengers to extreme accident-injury risk.

### Precautions

**Get an inspection.** Have a trusted mechanic verify that airbags are present and working properly.

**Check dash lights.** On recent models, dash lights blink at start-up, indicating that the airbag system is working.

**Review invoices.** After accident repairs, have mechanics certify that airbags have been replaced and are working.

**Verify vehicle history.** Obtain a commercial service report.

**Never tamper.** Opening airbag wells is dangerous.

Contact an attorney if you feel you are a victim of airbag fraud.

# CONSUMER PROTECTION

## New car purchases

Consumers have several important protections for new car purchases.

The Federal Trade Commission Web site offers guidance for purchasing a new car, trade-ins, financing, and service contracts. State governments provide buyers assistance with problems such as false advertising, predatory auto lending, and lemon laws.

Car buyers can also contact resources such as *Consumer Reports* magazine, rating guides, and associations such as the Direct Marketing Association and the Better Business Bureau for information about manufacturers, vehicles, and dealers.



### A not-so-new car

After a buyer purchased a vehicle from a dealership that represented it as new, she discovered the car had been previously owned. When she began to experience trouble with it, she attempted to take the car back. The dealership threatened her, relocated the disabled car to a tow-away zone, and laughed in her face. Her attorney sued for fraud and violations of a state consumer protection act. A jury awarded the victim an award a dozen times the vehicle cost, plus punitive damages.

## CLIENT-ATTORNEY PRIVILEGE

**Q:** Who holds the “privilege?”

**A:** The client. An attorney can release information only with authorization from the client.

**Q:** So, clients can trust their attorneys with confidential information?

**A:** Yes. An attorney may not reveal anything disclosed without client consent.

**Q:** Why?

**A:** Regulations governing evidence and rules of professional conduct require that attorneys maintain all specifics of a client-attorney relationship as strictly confidential.

**Q:** Should clients tell their attorneys everything?

**A:** Yes. It’s important to fully disclose all the relevant details of a case to a lawyer—positive and negative—so that counsel can represent the client confidently and appropriately.

**Q:** Why is that?

**A:** A client’s failure to be fully candid may adversely affect a case if the attorney is surprised or blindsided by critical information coming from anyone but the client at any time in the case. If there are problems with conflicts of interest or ethics issues, the attorney will advise a client immediately.



## FOR YOUR SAFETY

### Recalled product roundup

Here are some recently recalled products you may have in your home or at work:

✓ **Campbell Hausfeld** has voluntarily recalled 233,000 Campbell Hausfeld and Husky Air Compressors with motor protective covers that can ignite and burn users.

✓ **Kids II, Inc.**, has called back 15,000 Baby Einstein Baby Neptune™ Soothing Seascape Crib Toys with straps that can detach, posing choking hazards to young children.

✓ **Dollar Tree Stores, Inc.**, asks buyers to return 253,000 Crafters Square Electric Hot Melt Mini Glue Guns, which can short-circuit, catch fire, and shock or burn consumers.

✓ **Sears, Roebuck and Co. and Kmart Corp.** recalled 17,000 “My First Kenmore” Play Stoves. Metal brackets may cause a tip-over when the oven door is opened and injure young children.

✓ **Mantra, Inc.**, voluntarily recalled 38,250 Pressure Cookers. When closed improperly, lids can separate, release hot contents, and burn users.



## Impaired drivers

We believe there is no such thing as a drunk-driving *accident*. Impaired driving is never unintentional. It's a bad personal choice.

When individuals impaired by alcohol, drugs, or medications get behind the wheel, they opt to put their own lives, as well as everyone else's, in jeopardy.

In 2006, for instance, the National Highway Traffic Safety Administration reported that nearly 18,000 drivers and passengers perished in alcohol-related traffic crashes in our nation. That's nearly a death every half-hour. Alcohol-, drug-, or medication-related accident fatalities make up two of every five traffic fatalities.

Our state's impaired-driving laws are strict because thoughtless drivers' reckless disregard for others' safety ruins innocent victims' lives, harms families, and endangers communities.

If you or a loved one has been injured by an impaired driver, contact our firm. We will help you recover from your injuries and see that justice is served.

## Injured at work?



Anyone hurt at their workplace has important legal employment rights to medical treatment, rehabilitative therapy, and financial recovery, among other things.

Many employees forfeit their rights by making **five key errors**:

- 1. Failing to report an injury to a supervisor or manager immediately.** Insurers may use slow reporting to deny claims.
- 2. Refusing immediate medical attention.** No matter how minor an injury, obtain medical care the same day. Postponing examination or treatment can permit an insurer to claim the injury occurred away from work.
- 3. Neglecting information, evidence, or witnesses.** Broken eyeglasses or goggles, torn uniforms, damaged tools, harmful substances, or eyewitnesses can support a case or involve a negligent third-party defendant.
- 4. Ignoring other benefits resources.** Auto insurance or credit-card policies may provide restitution for injuries.
- 5. Not consulting an attorney.** An experienced employment lawyer can advise on specifics and options in each case.