



DOMNITZ & SKEMP, S.C.
PERSONAL INJURY ATTORNEYS

The Community Advocate

Sept. 2014

Always Carry an Umbrella The Importance Of Umbrella Insurance

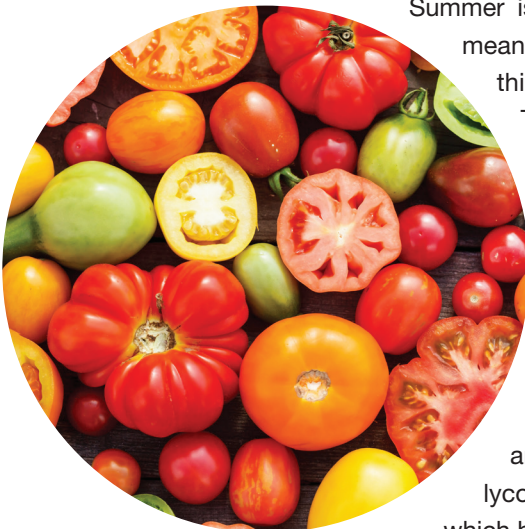


It is always practical to carry an umbrella on a cloudy, overcast day. The umbrella serves to protect us by keeping us dry during an otherwise unpleasant weather event. Such is the case with **Umbrella Insurance**; it provides us with an additional layer of financial protection during an otherwise unpleasant life event—a serious injury producing auto accident. While some Wisconsin residents may be aware that they can purchase a Liability Umbrella to protect their own financial assets on the off chance that they are at fault in a serious injury-producing auto accident (which we highly recommend), many are unaware that they can extend that umbrella to provide an additional layer of protection in the event that they are seriously injured due to the negligence of another. (In fact, the Wisconsin Commissioner of Insurance's own website—the organization whose mission is to lead the way “in informing and protecting the public and responding to their insurance needs”—fails to mention Umbrella Insurance in its “Consumer's Guide to Auto Insurance,” a copy of which can be found at www.oci.wi.gov/consumer/auto-home.htm.) In other words, for a minimal amount one can extend his/her Liability Umbrella (which usually is \$1,000,000.00 or more) to cover both his/her underlying **Underinsured** Motorist coverage AND **Uninsured** Motorist coverage. This coverage would be additional coverage over-and-above the underlying limits.

As asserted in our August newsletter article about **Underinsured** Motorist insurance, it is unfortunate that too many Wisconsinites are operating their respective vehicles with either ZERO Liability insurance or with the legally mandated (inadequate) minimum limits of liability insurance coverage, \$25,000.00 per person/\$50,000.00 per accident. For that reason, we recommended that you purchase underlying **Underinsured** Motorist insurance AND **Uninsured** Motorist insurance of at least \$250,000.00 (to go along with your \$250,000.00 per person/\$500,000.00 per accident of Liability coverage) to protect you if you are injured due to the negligence of another motorist. In addition, we recommend that you purchase at least \$1,000,000.00 of umbrella insurance; umbrella insurance that not only covers the Liability aspect of your policy, but also covers both the **Underinsured** Motorist AND **Uninsured** Motorist coverages of your policy. Since insurance companies in Wisconsin are under no obligation to offer Umbrella Insurance, it is important that you affirmatively request not only basic umbrella coverage, but umbrella coverage for all three aspects of your auto policy – Liability, **Uninsured** and **Underinsured**. We beseech you NOT to get caught in the mindset that a serious injury producing automobile collision will not happen to you or a family member. Be prepared. Peace of mind in the form of an all encompassing umbrella can be relatively inexpensive and will protect you when it pours! ●



You Say To-May-Toes, I Say To-Mah-Toes...



Summer is nearing an end and that means one thing; okay, two things—alright, already, THREE things: football season is upon us, school is starting and tomatoes are in season! Not only is the tomato a very versatile fruit (scientifically speaking a tomato is a fruit), but it is an extremely healthy one. Tomatoes are an outstanding source of lycopene and beta-carotene, which helps to protect your skin by making it less sensitive to UV light damage.

Lycopene also improves bone mass, which is a great way to fight osteoporosis, and reduces the risk of several cancers, including prostate, cervical, mouth, stomach, colon and ovarian cancer. The antioxidants found in tomatoes (Vitamins A and C) help to fight free radicals which can cause cell damage and help reduce the risk of macular degeneration. If that isn't enough, the Vitamin A works to make your hair strong and shiny while the bioflavonoids and carotenoids help fight chronic pain by attacking inflammation. Because of their high acidity, if you are not going to buy fresh, organic tomatoes during the peak season, be sure to purchase tomatoes that are packaged in glass jars. (The cans of many canned tomatoes are coated with bisphenol-A, a chemical linked to a variety of health problems. Since tomatoes are highly acidic, they tend to draw more of the bisphenol-A out of the lining and into the food.) The other option is to stock up on organic tomatoes and can them yourself. (See "Canning for a New Generation" by Liana Krissoff.) In the meantime, we highly recommend that you take advantage of the season and use the various types of tomatoes to make your own salsa. While there are many tasty salsas available at your local grocery store, there is nothing better than fresh, homemade salsa. Here is one of our favorite salsa recipes for you to enjoy! •

SALSA de ANDS

- 2 lbs of fresh, ORGANIC TOMATOES of any variety, diced (either with or without the skins)
- 8 small or 4 large GREEN ONIONS, chopped
- 1-2 cloves of GARLIC, chopped
- 1/2 teaspoon of LIME JUICE, from a fresh squeezed lime
- 1 cup of fresh CILANTRO, chopped
- 1 small or medium JALAPEÑO, chopped
- 1 tablespoon of EXTRA VIRGIN OLIVE OIL
- 1 tablespoon of SWEET CIDER VINEGAR

Mix all of the ingredients in a bowl and refrigerate for an hour before serving.

Feel free to play around with adding GREEN CHILES,

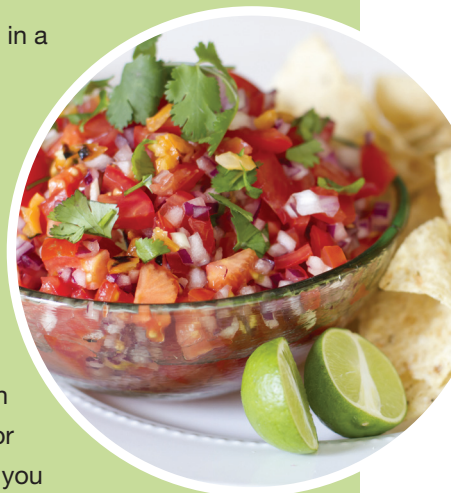
CUCUMBERS, BELL

PEPPERS and/or different varieties of HOT

PEPPERS, depending on your palate. Add SALT or

GARLIC SALT to taste if you like. This receipt goes well with

just about everything; fish, chicken, chips, nachos, mozzarella sticks, fries, Badgers football, etc. If you have never made your own salsa before, you are in for a real treat! ENJOY! •



Would you like to win a Cuisinart Multi-Functional Series Blend and Cook Soupmaker just in time for Fall and "Soup Season"? If so, send your favorite fall and/or soup recipe to info@domnitzlaw.com. If we publish your recipe in our next newsletter, we will not only give you credit but send you a Soupmaker!



Domnitz & Skemp, S.C. Gives Back—Recent Charitable Sponsorships

We at D&S are always looking for opportunities to give back to the community and support those causes that are near and dear to our hearts. Since we all enjoy golf, we often sponsor charity golf outings. Some of this year's sponsorships include:



From Left to Right: Maurice Brown, Sr., Anthony Skemp, Noah Domnitz and Ric Domnitz

Cassandra's Cure for Cancer Charity Golf Tournament

Domnitz & Skemp, S.C., recently served as a "Presenting Sponsor" for the 2014 Cassandra's Cure for Cancer Foundation Charity Golf Outing at Hidden Glen Golf Club in Cedarburg. Cassandra's Cure for Cancer Foundation is a non-profit organization established by the family of Cassandra Brown in order to help raise awareness and fund research efforts aimed at finding a cure for pancreatic cancer. Cassandra was diagnosed with this insidious disease in 2008 and, after a long and graceful battle, succumbed to the disease in March of 2010. While the D&S team did not win the scramble event, Cassandra's family was pleased to announce that the event raised almost \$10,000.00 for the cause! To learn more about Cassandra's Cure for Cancer Foundation and how you can contribute, please visit www.cassandrascure.org.

Angel On My Shoulder B. Bruce Krier Golf Spectacular

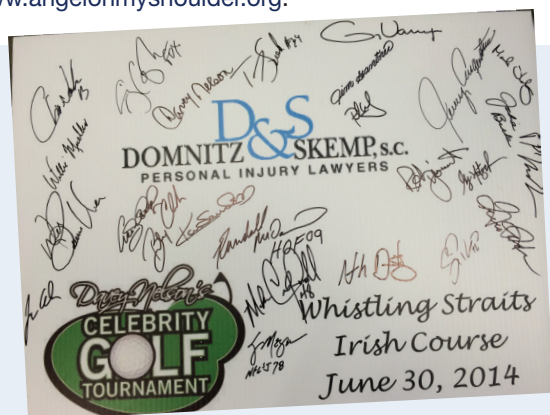
Domnitz & Skemp, S.C., recently ventured to the Northwoods; more specifically to the St. Germain Golf Club in Saint Germain, Wisconsin, to serve as a "Major Sponsor" for the 18th Annual B. Bruce Krier Angel On My Shoulder Golf Spectacular. Angel On My Shoulder is a non-profit, volunteer-managed organization that provides assistance not only to individuals afflicted with cancer but also to the family members who provide support to their loved ones during these difficult times. The event—attended by former Green Bay Packers players every year—not only included golf but also included both a silent and live auction. This successful event helped raise approximately \$150,000.00! To learn more about Angel On My Shoulder and how you can contribute and/or become involved, please visit www.angelonmyshoulder.org.



One of the signs displayed at the event and signed by the Domnitz Foursome and dignitaries, Gilbert Brown and George Koonce



The Domnitz Team plus Packers Gilbert Brown and George Koonce



The hole sponsorship signage displayed at the event and signed by various dignitaries, including Robin Yount, Jim Gantner, Davey Nelson, Mike Caldwell, Randall McDaniel, Jerry Augustine and our own, Noah Domnitz

Dave Nelson's Celebrity Golf Tournament

Domnitz & Skemp, S.C., served as a hole-sponsor at the 6th Annual Davey Nelson Celebrity Golf Tournament at Whistling Straits Golf Course in Kohler. Proceeds for this event benefitted both Open Arms Home for Children in South Africa; a non-profit organization that provides shelter, clothing, protection and basic healthcare to many children orphaned due to the Aids epidemic in South America, and Brewers Community Foundation; the charitable arm of the Brewers that supports non-profits that provide quality programming in the areas of health, education, recreation and basic needs, with a particular focus on low-income and disadvantaged youth and their families in greater Milwaukee and Wisconsin. Can you recognize some of the celebrity signatures? ●

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WHAT'S INSIDE:

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This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

The Rainy Day

The day is cold, and dark, and dreary;
It rains, and the wind is never weary;
The vine still clings to the mouldering wall,
But at every gust the dead leaves fall,
And the day is dark and dreary.

My life is cold, and dark, and dreary;
It rains, and the wind is never weary;
My thoughts still cling to the mouldering Past,
But the hopes of youth fall thick in the blast,
And the days are dark and dreary.

Be still, sad heart! and cease repining;
Behind the clouds is the sun still shining;
Thy fate is the common fate of all,
Into each life some rain must fall,
Some days must be dark and dreary.

As Henry Wadsworth Longfellow wrote, “Into each life some rain must fall.” As personal injury lawyers, we help injured individuals and their families try and stay afloat during difficult times. If you are dealing with some rain and are finding it difficult to stay positive—especially during an era in which the 24-hour news cycle constantly bombards us with negativity—we suggest the following books: “Who Moved My Cheese,” by Spencer Johnson and “The Positive Dog” by Jon Gordon. Both are motivational books written in the style of a parable and address coping with life-altering events, like a job change, and the power of positivity. While both books are simplistic and take only an hour or two to read, they offer solid suggestions on how to cope with what Longfellow calls the dark and dreary days. •

