

Standard

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Diehl & Hubbell, LLC

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Words: THEIR MEANINGS, USAGE & HISTORY

Congratulations to Susan Herrmann of Donovan Elementary in Lebanon for being selected as the Diehl & Hubbell Teacher of the Month for February 2022!

For more info about the Diehl & Hubbell "Monthly Teacher Appreciation Contest" visit: www.diehlhubbell.com/monthly-teacher-appreciation-contest

Congratulations to Susan Herrmann of Donovan Elementary in Lebanon for being selected as the Diehl & Hubbell Teacher of the Month for February 2022! In every industry, there are those people who really stand out from the crowd, who go the extra mile, are the cream of the crop! Susan Herrmann is clearly one of those!

We received no less than five separate nominations with people describing Susan as: "Nothing short of amazing!"

From really connecting with students, talking about their interests, to telling really good jokes, she sounds like one of those very special teachers that students remember for life! And parents will remember the quarterly phone calls, the way she helped their students overcome fears, making people smile and feel comfortable in her classroom, and teaching students that they "can do anything they set their mind to."

To quote one parent: "The ability to teach the mind of a child is hard work but to be able to teach a mind while doing everything you can to protect their emotional and mental well-being takes a hero and that is what she is.'

Again, congratulations to Susan Herrmann!



We Rise to the Challenge

> **3000+ CLIENTS HAVE COUNTED ON US**

We've seen it all. Put our skill, expertise and knowledge to work for you.



Volume XVI Issue 3

A note from Tom . . .

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304 E Warren Street Lebanon, OH 45036-1854 Phone: 513-932-2121 Toll free: 1-800-932-2928 Fax: 513-932-3355

HOURS Mon-Fri 8am - 5pm



We also have additional locations to meet with clients including:

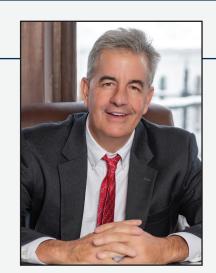
> 124 W. 8th Street Cincinnati, OH 45203

2121 Miamisburg-Centerville Rd. Dayton, OH 45459

We will also come to you! diehlhubbell.com

ARE YOU ONE OF THE 10% TO GET THIS **QUESTION CORRECT?**

Quick, you or a loved one has been in a serious automobile accident which was the fault of another driver. What should you do with your medical bills? Should you allow it to run through your car insurance,



Attorney Thomas J. Diehl

the at-fault driver's car insurance or through your own health insurance? If you are like most people, you might be inclined to believe that if it is someone else's fault, why should my health insurance pay for it? In actuality, it is my strong belief that that is almost universally in your best interest to initially run it through your own health insurance and I explain why inside this issue.

It is always nice to share good news and we are happy to continue to recognize one outstanding teacher each and every month all over southwest Ohio! If you know of one you think should be recognized awarded a check for \$500, please visit our website at Diehlhubbell.com, click on "Teacher Appreciation" tab, and nominate your favorite teacher. He or she could be chosen and featured in our next newsletter -- just like Susan Herrmann of Lebanon!

Tom



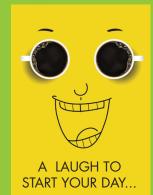












TO STEAL OR NOT TO STEAL...

Lawyer: "Law office, how can I help you?"

Caller: "Yes, I need an attorney for my grandson.... He was arrested for stealing a car."

"Okay, can you give me details?"

"Yes, he was at the bar and after he decided to leave, he got in the wrong car and left with it. He didn't mean to do it He was just confused.

"What kind of car did he steal?

"A charcoal-grey Jeep Liberty.

"Okay, and what type of car does he have?"

"Oh, he doesn't own a car..



The Jury Cannot Be Told the Defendant Has Insurance

If your injury case cannot be settled out of court and proceeds to a jury trial, the jury will not be told that the defendant has automobile insurance coverage. In the courtroom, the negligent driver will be seated at the defense table with the lawyer hired by the insurance company. But the jury is not allowed to be told that the lawyer has been hired by the insurance company. If you or your attorney mention that the defendant has insurance, the judge

will probably declare a mistrial, requiring the trial to be restarted with a new jury. The judge might impose sanctions on your attorney.

The prohibition against discussing liability insurance is governed by Ohio Evidence Rule 411, which provides, "Evidence that a person was or was not insured against liability is not admissible upon the issue whether he acted negligently or otherwise wrongfully."

Delicious Easter Brunch Recipe - Blintz Soufflé

I have had this wonderful brunch recipe for a number of years, and I think it is so good! I believe it originally came from a Bed & Breakfast somewhere in southern Ohio. If anyone knows, please do share!

8 T. unsalted butter, softened FILLING

1/3 C. sugar

6 eggs

1/2 C. sour cream 1/2 C. orange juice

1 C. flour

2 tsp. baking powder

8 oz. cream cheese

1 C. ricotta cheese

1 C. cottage cheese

2 egg yolks

2 T. sugar 1 tsp. vanilla **STRAWBERRY SAUCE**

1 lb. strawberries cleaned. hulled and sliced

1/3 C. sugar

1 T. fresh lemon juice

Combine in saucepan & cook over medium heat. Bring to a boil, stirring occasionally. Reduce heat & simmer for 20 minutes. Let it cool to room temperature. Sauce will thicken as it

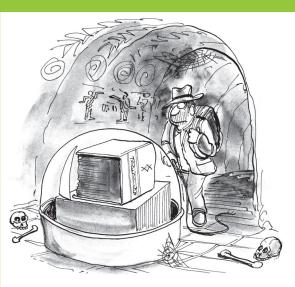


Preheat oven to 350° F. Butter a 9x13 inch pan. Make batter: In a bowl, beat the butter, sugar, eggs, sour cream, orange juice, flour, and baking powder until smooth. Pour half of the batter into the greased pan.

In a separate bowl for the filling, cream the cream cheese, then mix in the ricotta, cottage cheese, egg yolks, sugar, and vanilla. Drop this mixture by spoonfuls over the batter and gently spread it over the surface. Pour the remaining batter over the filling. Bake for 50-60 minutes or until golden.

Top with fresh cut fruit of choice, (strawberries, blueberries, peaches, or your favorite combination) or a sauce like the one above.





At last he had found the Regulatory Guidelines.

NICE WORDS FROM OUR CLIENT

I was in a car accident in the summer of 2021. It was a very scary car accident. I was going through an intersection and got struck. It was a violent collision and my airbags went off. I did not receive medical attention right away because I thought I was okay. But eventually my injuries became more apparent and then I got medical attention at the emergency room. I was unable to follow through with medical attention as well as I probably should have, because I have a fulltime job and I was not able to take time off from work. I tried to resolve my case with the insurance company on my own. The insurance company used the fact that I did not have a lot of medical attention against me. It became clear to me that I was not going to be able to get a good result without professional legal help. I have used Attorney Tom Diehl of Diehl & Hubbell on other cases before and so have other members of my family and friends, so I sought out his help. Tom was able to help me get my car accident case resolved quickly and fairly. One of the things I like most about working with Tom is that he limits the number of cases he accepts and, as a result, he has the time available to speak with me whenever I need to, or to set up an appointment if necessary. I strongly recommend Tom for handling any car accident. K.T. – Loveland, OH

HOW YOU SHOULD HANDLE PAYING YOUR MEDICAL **BILLS FROM A CAR ACCIDENT**

What should you do with your medical bills when you are injured in a motor vehicle accident that is caused by someone else's negligence? This can be one of the more important decisions that you and your attorney make when handling a car accident claim.

When I represent people who were injured in an accident, a typical belief they have is that their health insurance shouldn't be part of the bill pay equation since the car accident was caused by someone else. I can understand and appreciate the thinking. While, ultimately, the negligent driver's car insurance is obligated for all of the medical bills, I strongly believe that our clients are better served if their medical bills are first processed through their own health insurance

Almost all policies of health insurance, including Medicare, Medicaid, and employer sponsored plans, have negotiated rates with hospitals, physical therapists and physicians. These negotiated rates, especially when Medicare or Medicaid is the payor, are usually much less than the "rack" uninsured rate for most services.

The negligent driver's car insurance will not reimburse medical bills until the case is finished. In other words, the negligent driver's car insurance will not make interim payments towards the medical bills. It is only at the end of the case when the amount of the claim is determined, either through settlement or trial, that the car insurance company will write the check.

If our client submits his or her medical bills to their health insurance, our client is getting the benefit of the reduced negotiated price for hospital, medical and physical therapy services. So, when our client is distributing the monies obtained from the negligent driver, the client will be in a better net financial situation.

In addition to getting the advantage of the reduced negotiated rates, using health insurance allows our client to retain complete control over medical decision making. By leaving reimbursement to health insurance, our client, and not the car insurance adjuster has the decision-making authority over the medical treatment decisions. This can get confusing.

The handling of medical bills from a car accident is a very important decision. This is typically one of the first matters that must be addressed in a car accident. If you ever have a scenario where you or your loved ones are facing questions regarding this, please feel free to reach out to us. We are happy to help answer your questions.



WORDS: THEIR MEANINGS, USAGE & HISTORY "VACCINE"

We all know that the word "vaccine" has been in the news a lot lately. Depending upon your political persuasions and other factors, the Covid vaccine is either considered a technological marvel or some sort of government intrusion. But where does the word "vaccine" originate? Let me explain. In 1796, there was a looming threat from smallpox. The particular manifestation of the 1796 smallpox virus existed among cows. Cows are known scientifically as "variolae vaccinae." This comes from the Latin word "vaccinia," which is an adjective referring to anything related to cows. Edward Jenner, an English doctor and researcher, discovered that a group of women who milked cows contracted a mild version of the virus, so he decided to run an experiment by taking a sample of the wounds of the workers to intentionally infect an 8-year-old

Around 1800 the smallpox vaccine was embraced by all of Europe marking one of the greatest advances in modern medicine and the understandings of the immune system. From this event with smallpox in cows came our current use of the word vaccine.

boy. Six months later this boy was exposed to human smallpox and he proved to be immunized.

