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**Volume XIX
Issue 3**

A note from Tom . . .



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Since 1988 located at:

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Lebanon, OH 45036-1854
Phone: 513-932-2121
Fax: 513-932-3355

HOURS
Mon-Fri 8am - 5pm



Attorney Thomas J. Diehl

This month marks a significant transition for our firm. After 23 years of practicing law together, we say a heartfelt thank you and best wishes to my longtime business partner and friend, Marty Hubbell. Marty has accepted a full-time position as a judge, and while we are incredibly proud of him and know he'll continue to serve the community with integrity and wisdom, we will truly miss his presence at the office. I am deeply grateful for the many years we've worked side by side.

As we say goodbye to one chapter, we are also excited to welcome a new one. Please join me in welcoming attorney Scott Russell to the firm. Scott is exceptionally well known in the legal community and brings with him more than 20 years of experience in family law. A graduate of Xavier University and the University of Dayton School of Law, Scott has extensive experience in family law, with a concentration in helping high net worth and family business owners navigate divorce proceedings. Scott served as a Magistrate in Warren County Domestic Relations Court for the past 4 years and is returning to private practice. His perspective from both sides of the bench, combined with his compassionate and practical approach, makes him an outstanding addition to our team. We're thrilled to have him on board.

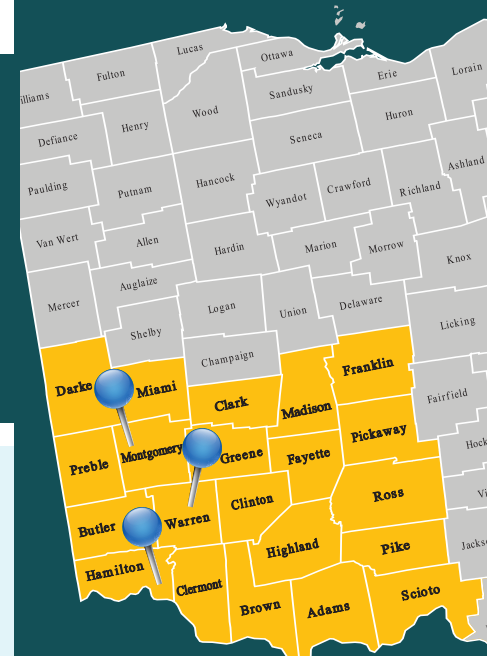
As always, thank you for your continued trust in us. We remain committed to providing the personal, responsive, and experienced representation you deserve.

Tom



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We also have additional locations to meet with clients including:

30 Garfield Place
Cincinnati, OH 45202

2121 Miamisburg-Centerville Rd.
Dayton, OH 45459

We will also come to you!
diehlhubbell.com

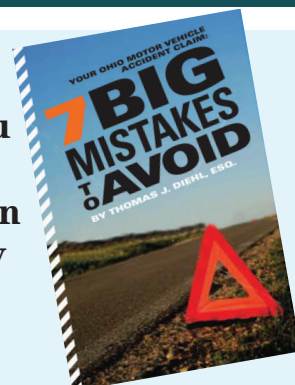
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Injured? Learn what you should know before hiring an injury attorney in Tom's FREE book "7 BIG Mistakes to AVOID" so YOU don't sabotage your car accident case! Simply call our office or go to diehlhubbell.com and send us a chat. We will be happy to mail one out to you!





Recent Five Star Google Review

“Tom Diehl is a breeze to work with & his assistants are SO sweet & stay on top of everything for you. Tom keeps you very informed throughout the whole process while also keeping it on a very personable level. Shoutout to Hope & Debbie? for being so sweet anytime you call the phone! I highly recommend this firm!” ---Emily K.

DID YOU KNOW?

What to Know When Buying Auto Insurance

Understanding auto insurance coverage is essential when insuring a new vehicle or reviewing your current policy. Here’s a breakdown of key coverage types:

Types of Auto Insurance Coverage

- **Liability Coverage:** Required in Ohio with a minimum of \$25,000. Covers bodily injury and property damage if you’re at fault in an accident.
- **Collision Coverage:** Pays for repairs or replacement of your vehicle after an accident, regardless of fault. Especially valuable for newer cars.
- **Comprehensive Coverage:** Covers non-collision-related damage such as theft, vandalism, and natural disasters like hail or floods.
- **Uninsured/Underinsured Motorist Coverage (UM/UIM):** Protects you if an at-fault driver has little or no insurance, covering medical expenses and property damage.
- **Medical Payments (MedPay):** Covers medical expenses for you and your passengers, regardless of fault.

Expert Tips for Buying Auto Insurance

With over 25+ years of experience handling 2,000+ auto accident claims, I recommend the following when choosing insurance:

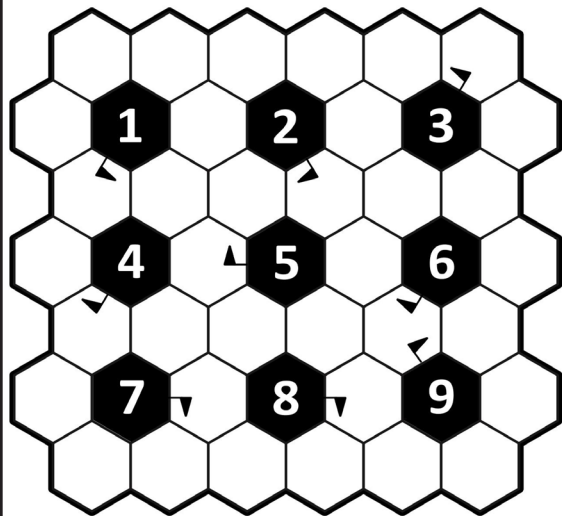
- 1. Choose a Reliable Insurance Company**
Not all insurers are equal. The best companies settle claims fairly without forcing unnecessary litigation.
- 2. Evaluate Collision & Comprehensive Coverage**
If your car is worth less than \$3,000–\$4,000, consider skipping these coverages. The premiums may outweigh the benefits, and small claims can raise your future rates.
- 3. Consider Dropping MedPay if You Have Health Insurance**
If you have health insurance, it’s often better to use it for accident-related medical bills rather than MedPay. This can speed up reimbursement and maximize your net recovery.
- 4. Always Get Uninsured Motorist Coverage**
In Ohio, 1 in 7 drivers is uninsured, and many carry only minimum coverage. Uninsured motorist protection is affordable and crucial. I recommend at least \$250,000 in coverage.

Making informed choices about your auto insurance can save you money and ensure proper protection in case of an accident.

FUNNIES & GAMES ...

Honeycomb Crossword

Words go clockwise or counterclockwise around their number. The arrow indicates the beginning and direction of the current word.



Clues:

1. Clock hand.
2. Trash item.
3. Highest point.
4. Kind of tree.
5. Small.
6. Sewer line.
7. Prove to be true.
8. Mixture of pebbles.
9. Timidly avoiding.

ANSWER: 1. MINUTE, 2. TINCAN, 3. ZENITH, 4. FAMILY, 5. LITTLE, 6. STITCH, 7. VERIFY, 8. GRAVEL, 9. SHYING.

Instructions:

1. Pre-heat oven to 400. Combine strawberry Jell-O with 2 cups boiling water and stir until completely dissolved. Set aside to cool to room temperature. 2. Crush pretzels in a sturdy ziploc bag, using a rolling pin until you’ve created 2 cups of pretzel crumbs. 3. In a medium sauce pan, melt 8 Tbsp butter then add 1/4 cup sugar and stir. Mix in crushed pretzels. Coat a 9x13 glass casserole dish with cooking spray and then press the pretzel mix evenly over the bottom of the dish and bake for 8 min at 400°F until golden. Cool to room temp before adding additional layers. 4. When pretzels have cooled, use an electric hand mixer to beat the cream cheese and sugar on med/high speed until fluffy and white. Fold in 8 oz Cool Whip until no streaks of cream cheese remain. Spread mixture over cooled pretzels, spreading to the edges of the dish to create a tight seal. Refrigerate 30 min. 5. Hull and slice 1 lb of strawberries then stir into your room temperature jello. Pour and spread strawberry jello mixture evenly over your cooled cream cheese layer and refrigerate until jello is set (2-4 hours). 6. For a Memorial Day themed dessert add some blueberries to the top!

WORDS: A LAWYER’S STOCK IN TRADE

“TAKE A RAIN CHECK”

We’ve all used the phrase “take a rain check” when we need to politely decline an invitation or suggest postponing plans. It’s become a part of everyday conversation, whether we’re turning down an offer for dinner or rescheduling a meeting. But where did this common expression originate, and what does it truly mean?

The phrase “take a rain check” actually has its roots in the world of sports, specifically baseball, dating back to the 19th century in the United States. During this time, baseball games were often played outdoors, and if the weather didn’t cooperate — say, if it started raining — the game would be postponed. When this happened, ticket holders were given a “rain check,” which was essentially a voucher or coupon that allowed them to attend the rescheduled game or a future game. The idea was that the rain check acted as a guarantee that the ticket would be valid once the weather cleared and the game could go on as planned.

Over time, the phrase began to move beyond its original context in sports. People started to use it in everyday life as a way to indicate they couldn’t accept an invitation or participate in an event at the moment but would be open to doing so at a later time. Just as a baseball fan could use their rain check to attend a future game, someone could “take a rain check” to reschedule plans for another day.

Today, the expression is used widely in both casual and professional settings. It’s a polite way to decline an offer, with the implication that while you can’t take part right now, you’d like to do so at a later time — much like a ticket holder waiting for better weather to enjoy the game.

So, the next time you say you’re going to “take a rain check,” you’re not just declining an invitation — you’re referencing a piece of history where rain, sports, and the promise of future plans were all rolled into one! The phrase may have evolved, but its roots in sports and the idea of postponed enjoyment remain at the heart of it.



Full disclosure: This is most definitely not a salad! A delicious side dish? Absolutely. A dessert? It could be that too! My friend Kellie made this for a bridal shower recently, and I’ll admit—I couldn’t quite picture how a pretzel crust would work with a fruit salad. I was completely misled about what it was... but not at all misled about how good it was! Thank you, Kellie Rhodes, for sharing one of your mom’s favorite recipes! This recipe perfectly balances sweet and salty flavors with a crunchy pretzel crust, a creamy filling, and a fresh strawberry topping. Whether you serve it at a summer cookout, a holiday gathering, or just because—expect rave reviews!

Ingredients:

- | | | |
|--|--|--|
| Crust:
2 ½ cups salted pretzels, (measured before crushing)
1/4 cup granulated sugar
¾ cup butter melted | Topping:
8 oz package cream cheese, softened
1/2 cup granulated sugar
8 oz cool whip, thawed in the fridge | 1 lb fresh strawberries, hulled and sliced
2 cups boiling water
6 oz. box strawberry jello |
|--|--|--|



What We’ve Been Up To

HELPING THE WIFE OF AN ATTORNEY AFTER A CAR ACCIDENT

Recently, we had the honor of helping the wife of a fellow attorney who was involved in a serious car accident. Despite her own background in law and her husband’s background, she realized she needed help navigating this dispute. She knew the importance of seeking justice but found that navigating the insurance claims, medical treatments, and legal proceedings was overwhelming, even with her experience.

After extensive negotiations and careful legal work, we secured a favorable settlement for our client, covering medical expenses and substantial pain and suffering. Our dedicated efforts allowed her to focus on healing rather than the complexities of the legal process.

This case serves as a reminder that, no matter how familiar someone may be with the law, accidents can leave even the most experienced individuals feeling vulnerable and overwhelmed. We are proud to have been able to offer the expertise and support needed to help our client get the justice she deserved.

