



Internet Safety—Don't Lose Your Money or Your Identity

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You hear about it every day. Someone's identity has been stolen, or an individual has lost money through an internet scam. The internet has revolutionized how we bank, shop and communicate. Unfortunately, there are many internet users who will take advantage of unsuspecting consumers. By following a few simple guidelines, you can significantly reduce your risk.

- Pay for your internet purchases using a reputable on-line payment service such as PayPal. If possible, use a separate credit card with a low credit limit for internet purchases. Doing so reduces your exposure if account information is stolen.
- If it sounds too good to be true, it is. From hot stock tips to a deposed Nigerian Prince looking for an account in which to transfer his millions, there is always some sort of scam waiting for the unwary consumer. Do not buy it.
- Reputable companies will never ask you for your password or account information in an Email. You may receive correspondence that purports to be from your bank or credit card company saying that you must login and renew your information or your account will be suspended. *Such messages can look very official and intimidating.* They may even have the logo, address and phone number of the financial institution. Clicking on a link in these Emails will almost always direct you to the culprit's website set up for the exclusive purpose of *stealing your personal information.*
- Do not save passwords on your computer. Keep a written list of passwords in a secure location and change them frequently. When your computer is online, unscrupulous people with basic computer skills can harvest such information from your hard drive and you will never know about it until *creditors come knocking at your door demanding payment for purchases that you never made.*
- Most data that is stolen on-line comes through security vulnerabilities in the user's computer. Programmers have learned to exploit flaws in software to their advantage. In my 25 years of computer experience, this is where I see most computer users fall short. Keeping your computer current with the appropriate security and anti-virus updates is essential to keep the bad guys out.
- Remember that on-line predators abound and unsupervised children or teens can be particularly vulnerable. Talk to children about the importance of not sharing private information, especially in chat rooms or social sites such as MySpace. Predators can find your child if they know the school and have a photo. Keep a minor's computer where you can monitor usage, and watch your child's computer activities frequently. Also, if you are not computer savvy, there are a multitude of softwares designed to assist you in restricting access to questionable sites and monitoring internet activity. For more information on this important topic visit <http://www.internetsafetyadvisor.info/parental-safety-tips>.

Charles Justice is Chief of Information Technology at Hill, Peterson, Carper & Deitzler, P.L.L.C.

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Representing injured individuals and their families for over 25 years



What to do When a Crash Happens

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Fortunately, many people will live an entire lifetime without becoming involved in a motor vehicle crash. Most of us assume that we will read or hear about other people who have car accidents, but we will not be in a crash ourselves because we are safe drivers. Our own psychological defense mechanism (denial) prevents us from believing that we will cause a crash and hurt another person, or that someone else will cause a crash that hurts us.

To the extent that we are willing to concede that a crash just might happen regardless of our good driving and good intentions, we tend to assume that when the crash occurs, somebody will be there to tell us what to do. Because that is unlikely to be the case, enclosed is a "what to do" list compiled by Hill, Peterson, Carper, Bee & Deitzler for you to keep in the glove box of your vehicle. This information is provided based upon our observations and experiences representing or advising people for over 25 years regarding thousands of unexpected crashes, injuries, insurance claims, and related lawsuits. Keep in mind, however, that other alternatives may be available in your particular circumstance. For more detailed information, please call us anytime or visit www.hpcbd.com and click on "What to Do When a Crash Happens" or "What About Car Insurance".



What About Car Insurance?

There are hundreds and hundreds of questions about car insurance and car crashes. The answer to each question may be different based upon the state where you live or the state where the crash occurred. In addition, insurance policies are not alike, and the answer will depend also on what your insurance company wrote into the insurance policy that was sold to you.

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In This Issue

Professionals On Staff

Leading the Way



Wendi Ellis

Behind every successful attorney stands a good paralegal. As one of Hill, Peterson, Carper, Bee & Deitzler's senior paralegals, Wendi Ellis is no exception. Working primarily for partner Harry Deitzler, Wendi is a veteran employee with over 17 years of service to the firm. Wendi received her paralegal certification from the National Association of Legal Assistants (NALA) ten years ago when West Virginia had less than 50 certified paralegals. Wendi is also a graduate of Marshall University's paralegal program. She has 25 years experience working on a variety of cases involving personal injury, wrongful death, product liability, malpractice, bad faith, and criminal litigation.

Wendi is currently serving her second term as president of the Association of West Virginia Paralegals (AWVP). AWVP was the first (and for 20 years, the only) state-wide organization in West Virginia for paralegals and is an affiliate of the national association. She is very active in both the state and national organizations for paralegals and has served on the AWVP board, as the NALA/CLA liaison, the state bar liaison, and as a delegate-at-large. At the local level, she has been assistant regional director and secretary for the Charleston region. She regularly proctors the certification exam for the National Association of Legal Assistants. As president of the Association of WV Paralegals, she is a member of the West Virginia State Bar Legal Assistants Committee. She has organized many seminars and review courses for legal assistants and has also co-authored articles that have been published in legal journals such as: *The West Virginia Lawyer, Advocate, Advance, and The Link.*



Stephanie Green

Also serving in leadership positions for AWVP are Hill, Peterson, Carper, Bee & Deitzler paralegals Stephanie Green and Amy Childers-Foster. Stephanie, also a Certified Paralegal, serves as the NALA liaison, while Amy serves as the secretary. Under the leadership of Wendi, Amy and Stephanie, AWVP is very active in the community. Members worked this year in conjunction with Big Brothers and Big Sisters in "Bowl for Kids Sake". They also donated time and effort to the Blue Ridge Community & Technical College's paralegal program. They have donated toys to the Salvation Army and Children of Katrina. They will be making their annual holiday donation month to the YWCA Sojourners Shelter for homeless women and families. Last year West Virginia legal assistants worked on the first "Women's

Build for Habitat for Humanity" in completing its 101st house. AWVP has also donated to the Men's Shelter, Make-a-Wish Foundation, Walk for the Cure to support the Breast Cancer Foundation, Toys for Tots and the WVU Law School Library.

To learn more about the Association of West Virginia Paralegals, please visit their website at www.awvp.org. For complete profiles of legal assistants, attorneys and other professional staff of Hill, Peterson, Carper, Bee & Deitzler, please visit www.hpcbd.com.

Hill, Peterson, Carper, Bee & Deitzler supports and encourages its staff to participate in professional associations and community service projects. We are very proud of the active role that our professional employees have taken in becoming leaders both in their field and the community.



First Annual AWVP Charleston Region Golf Tournament with 25% of the Net Proceeds going to the YWCA. Left to Right are HPCBD Legal Assistants Stephanie Green, Melinda Snodgrass, Amy Childers-Foster and Wendi Ellis.



Amy Childers-Foster

Attorney

Profile

Jim Peterson

Looking Out for the Consumer



Most of partner Jim Peterson's current practice revolves around mass litigation. Many recent news articles and broadcasts talk about class action lawsuits and mass tort litigation. As one of the founding partners of Hill, Peterson, Carper, Bee & Deitzler, Mr. Peterson has participated in litigation that affects consumers in all 50 states, concerning issues such as defective products, consumer fraud, insurance company fraud, medical device and drug litigation. From toasters to condominiums, Mr. Peterson's mass litigation allows a consumer to bring suit against a large corporation that would not otherwise be financially feasible.

Current laws tend to favor large businesses over individuals. To protect the consumer and to overcome those obstacles, Mr. Peterson uses his extensive experience and a large dose of determination. *When a corporation blatantly violates the law, defrauds the consumer, or manufactures a defective, and sometimes dangerous product, Jim Peterson has been successfully proven that consumers have the right to fight back and receive appropriate compensation for their loss.*

After graduating from William Mitchell College of Law in Minnesota, Jim Peterson gained a wealth of experience litigating medical/legal malpractice, severe personal injury and insurance bad faith cases. Since joining the firm in 1983, that experience led him to serve as co-lead counsel on the settlement of the largest pharmaceutical class action litigation in the history of the state of West Virginia, involving the diet drug Fen-phen. In addition, he has successfully litigated cases involving other large companies such as Bridgestone-Firestone, Inc., Allstate Insurance Company and Lucent Technology, Inc..

If you or a member of your family have been defrauded or harmed by a company, please contact Jim Peterson or any of the attorneys at Hill, Peterson, Carper, Bee & Deitzler by calling **800.822.5667** or Emailing through our website at www.hpcbd.com.

What About Car Insurance

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Most car insurance usually does one of three things. The insurance may pay you or a family member if you have a claim. It may pay someone else who has a claim that the insurance covers. Or it may pay for an attorney to defend you if a claim is made against you.

Other than yourself, when you buy an insurance policy, you buy protection for a number of other people who are close to you. Protected people include your family members (even if they are struck as a pedestrian or injured in someone else's vehicle), your passengers, and any person whom you allow to drive your car. In addition, purchased insurance usually applies to the vehicle that you insure, no matter who is driving it. Most insurance policies also protect you and insured family members regardless of whether or not you own the car involved in the accident.

When injuries are serious or property damage is severe, you may need representation by an attorney. A reputable attorney who primarily practices in the field of vehicle and insurance litigation can explain the issues that you will face so that you can make an accurate assessment as to whether or not legal counsel will be needed to collect applicable insurance. Free consultation with our experienced personal injury attorneys is always available if you have questions about injury claims, related insurance, or legal representation. Contact us at **800.822.5667** or through our website at www.hpcbd.com.