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**CARL AND THE RED  
CROSS CANINE MASCOT**  
*Lassie's Descendants Carry on His Legacy*

*We have so many wonderful clients, and getting to know them and their families makes our work extra special. This month, we asked one of our clients, Carl Maier, to share the story of his very special family.*

It's so nice of Wendy to want to feature me this month. Wendy is a delightful attorney, as is her partner, Lisa. They're not your typical lawyers; it's their compassion for people that particularly sets them apart. We've become very good friends since they represented me, which is how they got to know my border collies: Rusty, Storm, and Princess Leia — yes, she is named after the "Star Wars" character.

I've had collies my whole life. They're remarkable animals and wonderful with children. My first collie was Lucky. When I was 9 years old, my dad asked what I wanted for Christmas and I said, "I want a Lassie puppy." On Christmas morning, you can guess what was waiting for me with his tail wagging in anticipation. It was Lucky, who was a true Lassie puppy because he was a descendant of the original Lassie who appeared in the movie of the same name. Lucky lived with me for 17 years.

Rusty, son of the eighth-generation Lassie, was born on Thanksgiving of 1999 in California. I lived in New Jersey at the time and brought him home



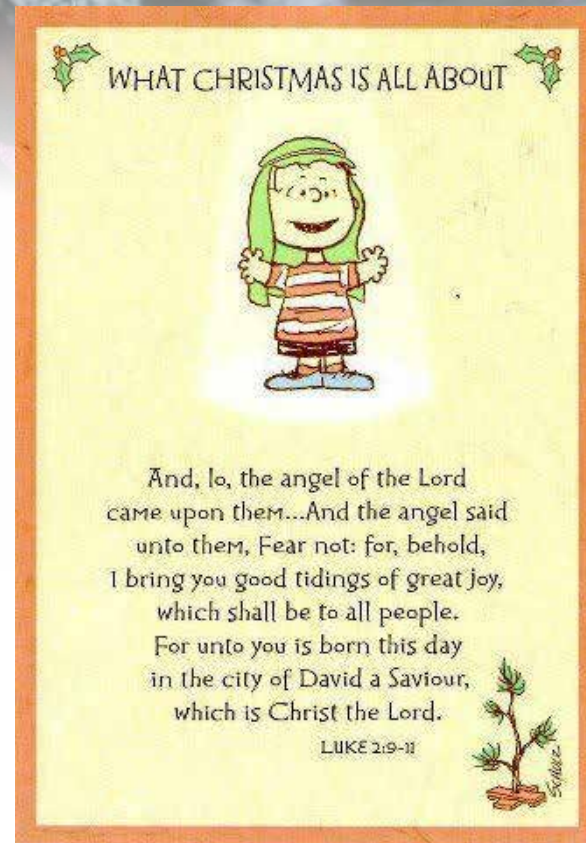
that winter. He was a pretty special dog. As trained therapy companions, we visited people in hospitals and homes, and he provided comfort to them. We volunteered for the Make-A-Wish Foundation, and he brought joy to kids fighting cancer.

Rusty took on the role of National Red Cross Canine Mascot, and after 9/11, we went to Liberty State Park so he could comfort people who were searching for their loved ones. The experience changed both of us. He did so much for the families of the victims during that time. We went to memorial services for the victims, and there's an image I'll never forget from that day of Rusty with his Red Cross vest on, paw over a railing,

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As the holiday season approaches, we would like to wish all of our friends, clients and colleagues a very Merry Christmas, Happy Hanukkah and Joyous New Year. We are lucky to have you in our lives.

*-Lisa, Wendy, Maria, Doreen, Christa, Kerry, Lori, and Dan*





# Dan's Pro Communication Skills Are on the Job



As a legal assistant at our firm, Dan's role features a lot of communication in all forms, something the English major is happy to do. His work for attorney Wendy Bornstein involves communicating with clients, preparing correspondence, and helping Wendy stay connected to clients. "I enjoy making her job easier," Dan says.

Previously, Dan honed his communication skills at other law firms before finding his home at Pezzano Mickey & Bornstein, where he's been able to learn and grow his skill set through increased responsibilities. Studying English gave him the perfect foundation for crafting clear emails and helping clients understand some of the processes in their cases. "I'm glad that my education has given me this opportunity," he says.

Dan credits his coworkers for creating a friendly work environment at the Flemington office, noting that Wendy sets the tone with her positive demeanor. "She's very nice, fun to talk to, and makes it a friendly work environment," Dan says.

It's the communication piece, but specifically the helping piece, that Dan enjoys most about his job. "I enjoy speaking with clients and connecting with them," he says. He looks forward to helping more people in the years to come. Learning about the legal field and building his knowledge base is also something he enjoys, and he's excited to continue to grow in this area.

Verbal and written communication aren't the only skills Dan brings to the table. Outside of work, you'll find this talented musician practicing one of the many instruments he's played since he was a kid. "I play the guitar, bass, trumpet, and some others — those are the ones I'm good at," the humble musician says. Once or twice a year, his band gets together to play a show at a local venue.

We are so glad to have Dan on our team at the Flemington office. Say hi next time you stop by!

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looking out at the Hudson. Thanks to two incredible artists, there's a portrait of that scene in the 9/11 Memorial & Museum.

Getting into service work with my dogs was a new frontier. It was during an obedience class with Rusty's dad that I met someone from Therapy Dogs International. They noticed my dog's good behavior and calm demeanor. "You have a great dog. Have you thought of having him be a therapy dog?" From that referral, I took Rusty and then Storm to join a group of therapy dogs and their owners who provide comfort and companionship to people.



Especially when we visit a patient in a hospital or retirement home, the presence of a friendly dog really sparks memories for people. People living in these establishments can no longer

have pets, so it's really special for them to have a visit from my dog and me. The responses we get from these folks and from children who are handicapped or in treatment are very rewarding. We tend to do a lot of visits to hospitals, schools, and other facilities where people can't have pets of their own. We have been going to a lot of grade schools, too, and the students really have fun with him. There has been a lot of good that's come out of it, both for us and the people we interact with. I never had children, so these dogs are my kids. It's such a wonderful feeling to have that comfort.

When I got my new puppy, Princess Leia, in May of this year, I brought her to visit Wendy and Lisa. We had a wonderful time with the dogs, and their staff gave Princess Leia a beautiful package filled with toys and different dog biscuits. I can tell you Princess Leia was very happy. She is 8 months old, and I'm training her to do the same thing that Rusty did and Storm continues to do for people: bringing comfort.



# DID I BUY THE RIGHT CAR INSURANCE?

Very often, people are unaware of their insurance coverage until they are involved in an accident and it is too late. Here is a basic overview of the types of coverage available to you and some of our recommendations. *This is just a general overview. Your situation might be such that these recommendations would not be right for you. We strongly recommend that you call us for a free, no-obligation review of your present insurance coverage.*

## PIP BENEFITS

PIP benefits are personal injury protection benefits, and they include payment of medical expenses. Many people are surprised to learn that it is your own insurance company that pays your medical bills, even if the accident was someone else's fault. The standard medical expense coverage is \$250,000. While you do have the option of purchasing less than \$250,000 — in fact, as little as \$15,000 — *we never recommend purchasing medical expense benefits less than \$250,000.*

## HEALTH INSURANCE PRIMARY

You have the option to designate your health insurance as the primary payer of accident-related medical expenses in exchange for a reduction in premium. Note that you cannot designate Medicare or Medicaid as the primary payer. There are often downsides to designating your health insurance as primary. For example, your health insurance may be permitted to assert a lien on any third-party recovery. That means that your health insurer may be entitled to reimbursement from any money you receive in a settlement or judgment against the person who caused your accident.

## THE RIGHT TO SUE

Believe it or not, even when you are injured in an accident caused by someone else, your insurance policy will dictate whether you are entitled to sue the responsible driver for noneconomic losses, or what we generally call "pain and suffering." You may select either the "zero" or "no limitation" threshold or the "verbal" or "limitation on lawsuit" threshold. In general, if you have selected the "limitation on lawsuit" threshold, your right to sue the other party who caused your injuries is limited to cases in which you can objectively prove a permanent injury.

## LIABILITY COVERAGE

Liability insurance pays someone you may injure as a result of your negligence. The minimum liability insurance required in New Jersey is \$15,000. In the event you carry only minimal liability coverage, your personal assets could be at risk if you cause injury to others. *We generally advise that you purchase as much liability coverage as you can afford.*

## UM/UIM COVERAGE

Uninsured and Underinsured Motorist Coverage steps into the shoes of someone who negligently causes injuries to you and who is either uninsured or underinsured. You can purchase UM and UIM coverage up to the same limits as your liability coverage. *We recommend that you never purchase UM/UIM coverage that is less than your liability coverage.*

# WHAT ARE WE UP TO?

On December 4, 2018 PMB's Lisa Mickey was invited to speak at a National Business Institute ["NBI"] seminar entitled "Workers' Compensation Claims in 7 Steps," in Princeton, NJ. The course is recommended to educate attorneys, insurance adjusters, and human resource professionals about the practical steps of handling a workers' compensation claim, from initial intake through the hearing process. Ms. Mickey presented an overview of the New Jersey Workers' Compensation Act and lead a discussion concerning the difficulties faced by injured workers in obtaining medical treatment.



## HOLIDAY ROAST Prime Rib

Looking for an easy holiday roast that still feels elegant enough for the occasion? Look no further than this delicious prime rib flavored with garlic, thyme, and red wine.

## INGREDIENTS

- 1 bone-in prime rib (6–7 pounds)
- 8 cloves garlic, thinly sliced
- 2 cups red wine
- 4 cups beef stock
- 1 tablespoon fresh thyme, chopped
- Salt and freshly ground pepper, to taste

## DIRECTIONS

1. 30 minutes before cooking, remove roast from fridge and let sit until it reaches room temperature.
2. Heat oven to 350 F.
3. Make small slits in prime rib and stuff with slices of garlic. Liberally season with salt and pepper.
4. Place a rack inside a roasting pan and roast prime rib for 2 hours, until medium-rare.
5. To make au jus, place roasting pan with drippings from roast over 2 burners on high. Add wine and scrape pan as liquid reduces. Add beef stock and cook until reduced by half. Finally, sprinkle in thyme.
6. Slice roast and serve topped with au jus.

Inspired by Food Network