



Compassionate Advocates for the Injured and Disabled

The Christie Report

Social Security Disability — Car Accidents—Nursing Home/Medical Malpractice

Volume 5 Issue 2

Nov./Dec. 2009

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Personal Message - *from Sharon*

THE BEST DAY OF MY LIFE!

As many of you know I was married (for the first time) on October 3, 2009. Although the forecast all week called for rain on Saturday, it turned out to be a gloriously sunny day! The wedding Mass was at the Basilica of the Assumption in Baltimore. This church was closed for restoration from April 2004 until November 2006, and the result is spectacular. It is one of the most beautiful churches I have ever seen.



We held our reception at The Belvedere, an old Baltimore landmark. Friends and family came from all over the country and one person came all the way from New Zealand. Joe and I were touched by the outpouring of love and support from everyone. And did we have fun at the reception! Since most of the guests were 50-somethings (or older) it was the first time in a long time that we all got to dance to music that we knew – and liked! It felt like college all over again.

We even had a few people “gatoring.” Yes, they really did get down on the floor! We had several nurses and doctors in the group in case of injury but, fortunately, everyone survived unscathed.



After the wedding, Joe and I went to California for a week. We started in Yosemite National Park. It is calm, peaceful and ruggedly beautiful. We hiked trails that felt like mountains. I could have used a hot tub in the evening. Then we went to San Francisco. It was my first time in that great city.



We had a ball. Some of the places we went to were: Golden Gate Bridge, Fisherman’s Wharf, Sausalito, Alcatraz, Pier 39 (to see the seals), and, of course, Ghiradelli Square. In fact, we went to Ghiradelli Square twice because the chocolate was amazing. We rode the cable car, too. AND walked and drove down the “crooked street.” I could go on and on but, suffice it to say that my honeymoon was the best!

I want to thank all of you for your good wishes for me. Now I am back, working hard on your case.



What Is UM/UIM Insurance & Why Should I Care About It?

Author: Sharon A. Christie, Esq.

In addition to disability and malpractice cases, I handle car accident cases if there are permanent injuries. One problem that I see repeatedly is that the driver responsible for the accident does not have enough insurance. How does that happen?

It is easy in Maryland since drivers are only required to carry insurance in the amount of \$20,000 per person injured, \$40,000 per accident. If you are seriously injured in a car accident and, for example, break a leg, you may need surgery to repair the break. Even if you are just in a cast, you will certainly need physical therapy when the cast comes off in order to regain strength in that leg. The hospital, doc-

tor and therapy bills add up quickly. In no time you will have more than \$20,000 in medical bills alone. And then you have lost wages for all of the time you missed from work. Not to mention the pain and suffering from having your world turned upside down.

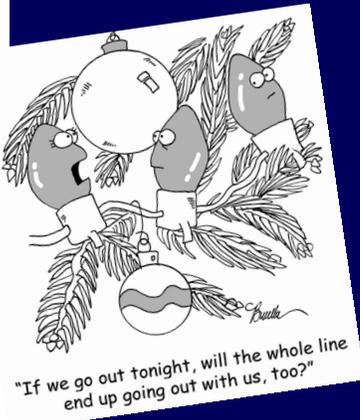
But if the person responsible for your accident only has a \$20,000 policy, you are out of luck – unless you were smart enough to buy uninsured/underinsured motorist coverage.

Also known as UM/UIM coverage, uninsured/underinsured motorist coverage protects you if the other person has little or no insurance. You can file a claim against your own insurance for the difference between what the other person's insurance will pay and

the limit on your insurance.

So, if the person who hit you only has \$20,000 in coverage but you have \$100,000 UM/UIM coverage, you can collect up to \$80,000 from your own insurance. And it doesn't cost much to add this to your car insurance policy. Call your insurance company and ask for a price quote.

If you are not sure if you have UM/UIM coverage, look at the Declarations page of your car insurance policy. That is the front page that lists all of your coverage and what it costs. If you look and are still not sure, send me a copy and I will tell you whether you have it or not. Adding UM/UIM coverage is one of the smartest things you can do to protect yourself and your family.



The Lighter Side

Gate to Heaven

A minister dies and is in line at the Pearly Gates. Ahead of him is a guy in sunglasses, a loud shirt, and jeans. The guy says, "I'm Joseph O'Neill, taxi-driver in Noo Yawk City." Saint Peter smiles and says, "Take this silken robe and golden staff and enter the Kingdom." Then the minister stands erect and booms out, "I am Michael Snow, pastor of Saint Mary's for the last 43 years." Saint Peter consults his list. He says, "Take this cotton robe and wooden staff and enter." "Just a minute!" says the minister. "That man was a taxi-driver and he gets a silken robe and golden staff. How can this be?" Saint Peter says, "Up here, we work by results. While you preached, people slept; while he drove, people prayed."

The Tardy Bagpiper's Story

As a bagpiper, I was asked to play at a graveside service for a man who had no family or friends. The funeral was to be held at a new cemetery in the countryside and this man would be the first to be laid to rest there. I became lost and finally arrived an hour late. I saw the backhoe and the crew who were eating lunch but the hearse was nowhere in sight. I assured the workers that this was the proper thing to do. They gathered around and I played out my heart and soul. They began to weep and I played like I'd never played before. As I went to my car, I overheard one of the workers say, "Man, I never seen nothin' like that before and I've been puttin' in septic tanks for 20 years."



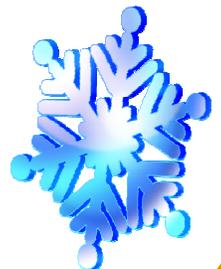
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Going Green Word Search

G S H O W E R K Q W R G W
 P L Q E S E L O E J E S G
 G O A T H T E N C R C S A
 E P P S I J E A W I Y F S
 L F A C S R T E N L C A J
 E W T I A N E O L I L U M
 C R D L N N R S C G E C O
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|-------------|-----------|-----------|--------|
| CFL | GAS | PAPER | SOLAR |
| COMPOST | GLASS | PLASTIC | STEEL |
| CONSERVE | HEAT LOSS | POP CANS | TIRES |
| DUCTS | JUNK MAIL | RECYCLE | WASHER |
| ELECTRICITY | LIGHTING | REDUCTION | WATER |
| ELECTRONICS | LOW FLOW | RENEW | |
| ENERGY | MOTOR OIL | REUSE | |
| FAUCET | PAINT | SHOWER | |

10 Ways To Put Safety At The Top Of Your Holiday List

If you consider winter heating, overloaded electrical circuits and flammable decorations, you'll understand why December is prime time for home fires. Here are some old and new suggestions for a safe holiday season.

1. Look for the fire-resistant label on artificial trees and decorations.
2. Buy a natural tree that is really fresh. It should be very green and have needles that are hard to pull off. A twig shouldn't break when it's bent.
3. For outside decorations, buy only those made specifically for outdoors. Use heavy-duty extension cords and plug them into circuits that have a ground-fault

interrupter.

4. Get a remote control to easily turn off lights before you retire or when it snows or rains.
5. Avoid cooking fires by staying in the kitchen when cooking on the stove top.
6. Put candles in heat resistant holders and place them where they can't burn something or get knocked down.
7. Before lighting a fireplace or wood stove, clear the area of tree boughs, paper and other combustibles. Never burn gift wrappings in a fireplace. They could cause a flash fire.

8. Protect small children by keeping decorations out of their reach. Inspect toys for small parts that could cause choking, and keep scissors used for wrapping gifts away from children.

9. Be sure to lock doors and windows. Thieves think you have money and valuable gifts in your home. Put indoor and outdoor lights on a timer, and leave a radio or television on when you leave the house.

10. If cold weather makes you want to use an indoor heater of any kind, be sure it is positioned well away from curtains, trees and decorations.

FREE Seminars

- Social Security Disability -

Sessions Each Month!
 See website for days, times,
 and locations

Baltimore Events

A Monumental Occasion

Dec. 3, 6 pm
 Washington Monument
 600 N Charles St., Baltimore, MD 21201
 An evening of choir performances, strolling entertainment & more, ending with fireworks set to music.

Baltimore Farmers' Market & Bazaar

Through December 20, 2009,
 8am-noon every Sunday
 Underneath the Jones Falls Expressway at
 Holliday & Saratoga streets

Da Vinci - The Genius: A Traveling Exhibit

Oct. 3 - Jan. 31
 Maryland Science Center
 601 Light St., Baltimore MD 21230

Winterfest

Nov. 14 - Dec. 30, 2009
 Baltimore Clayworks
 5707 Smith Ave., Baltimore, MD 21209



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To receive a FREE copy of
Sharon Christie's
*Unofficial Guide to Social
Security Disability Benefits*

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Sharon A. Christie Law

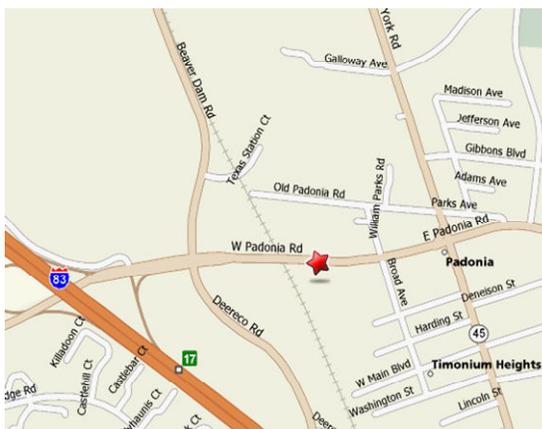
The **Law Office of Sharon A. Christie** helps disabled workers receive the Social Security Disability benefits they deserve. The firm also helps clients who are seriously injured in car accidents, by medical malpractice or who are victims of nursing home abuse get fair compensation for those injuries.

The firm's mission is to fight for the underdog and level the playing field, whether the opponent is the government or an insurance company.

The firm's founder, Sharon A. Christie, is a nurse as well as an attorney and her staff includes a nurse-paralegal.

Sharon's clients receive the benefit of having their cases handled by a firm that knows the medicine AND the law.

For more information about the law firm, visit our website at
www.SharonChristieLaw.com



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Practice Areas

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Medical Malpractice
Nursing Home Abuse
& Injuries
Social Security
Disability

