

THE WARREN REPORT

434-972-9090 • www.warren-law.com • 516 Locust Avenue, Charlottesville, VA 22902

February 2025

ANNUAL LEGAL CHECKUP

7 Legal Essentials You Should Review Now

The January start of a new year is a good time to go over the “legal stuff” in your life. Every person’s situation is different, but here are seven of the most common, basic things that you can review and refresh to help your peace of mind. (Some of these things you may already have done – good for you!)

1. YOUR IMPORTANT PERSONAL RECORDS

Do you know where these records are? Do you have copies of all of them?

- Birth certificate
- Marriage license
- Car title
- House deed
- Will
- Medical records
- Insurance cards
- Medical directives



Find a secure place to store these documents.

Let a trusted relative or friend know where they are.

2. YOUR EMERGENCY CONTACT LISTS & SETTINGS

Who needs to know if you’re in an accident, seriously ill, or otherwise unable to speak for yourself? Go over your emergency contact lists and authorizations, to be sure the phone numbers are correct and that the right people are listed for you.

This applies to emergency contact settings on smartphones, as well as the paper list on your refrigerator or in your first-aid kits.

3. YOUR ACCOUNTS

Bank accounts, retirement funds, investments... If you haven’t looked at your balances and transactions recently, go ahead

and check them out. Make sure you recognize all the deposits and withdrawals.

4. YOUR CREDIT REPORT

Federal law requires the three major credit agencies in the U.S. – Equifax, Experian, and TransUnion – to provide every person with a free copy of their annual credit report. This means you can get three free credit reports every year. This is one of the best ways to prevent identity theft or fraud.

If you don’t recognize an account on your report – or if there’s an account you’ve closed that’s still shown as active – you can follow up and hopefully prevent more serious problems.

Unfortunately, there are many, many copycat websites out there, so don’t use Google! The only valid site is AnnualCreditReport.com.

(You can also request paper copies in large print, Braille, or audio formats.)

5. YOUR INSURANCE POLICIES

Your insurance needs – auto insurance, homeowner’s or renter’s insurance, personal liability insurance (“umbrella policy”) – can change from year to year.

Look at your policies, then talk your insurance agent. If you need to increase or decrease your coverage, change beneficiaries, add or subtract a household member, your agent can talk you through your options and help you arrange policies to suit your current needs.



(Continued on next page)



Legal Essentials (*continued*)

6. YOUR WILL

If you already have a will written and notarized, review it. See if it's up to date in terms of the people and property in your life.

If you don't already have a written will, look into drawing one up. Without a written will, your family could spend a lot of extra time dealing with your business, and a court may end up deciding what happens to your property.

7. YOUR ADVANCE MEDICAL CARE PLANS

Do you have strong feelings about how you want to be treated in a medical emergency? Are there medical treatments that

you absolutely do not want to receive? Who should make medical decisions for you if you're not conscious?

Get these wishes written down in the form of an Advance Medical Directive (also known as a "living will") and Healthcare Power of Attorney.

The requirements and options for these plans vary from state to state. Organizations like the American Bar Association, AARP, local Agencies on Aging, and government offices like the VA or state Attorney General's office have resources to assist you with the process.

VALENTINE COOKIE KISSES

Cheap Thrills Cuisine was a unique cartoon that started out in Canadian alternative weekly magazines, then spread to mainstream U.S. and international newspapers in the 1990s. In 3 to 4 panels, illustrator Thach Bui would render chef Bill Lombardo's recipes for various quick, easy dishes into a comic strip.

The strip ended in the 2010s and, strangely, there's no archive available online to link to for the

recipe. Print copies of the 1995 *Cheap Thrills Cuisine* collection are available through Amazon, eBay and other sites, but they're few and far between. Quite a few of the strips have been pinned by users on Pinterest, but not all of them.

Fortunately, some people cut the strip out of the newspaper for future use. And more fortunately, one of the strips that's been saved that way is Valentine Cookie Kisses.

Valentine Cookie Kisses Chef Peppi's **CHEAP THRILLS Cuisine** By LOMBARDO & BUI ©2013

Sift:
2 c cake flour
2 Tbsp powdered sugar
2 Tbsp cocoa
1/4 tsp salt
Set aside.

Cream together until fluffy:
1/2 c sugar
1/2 c very soft butter
1 egg
1 tsp vanilla extract

In two stages, work the flour mixture into the butter mixture.

Form dough into ball; chill 1 hour.

Roll dough to 1/2 inch thickness.

Using a 2" heart shape, cut out cookies using all the dough. Place on parchment-lined tray.

Indent center, adding 2 chocolate chips. Cover with 1/2 a maraschino cherry. Bake at 475F for 7-8 min. Cool slightly.

Makes 16 cookies.

© Bill Lombardo and Thach Bui. Dist. by The Washington Post Writers Group

FREE STUFF THAT WORKS

What happens if you are injured at work in Virginia? There's an entire law answering that question: the Virginia Workers' Compensation Act.

The Virginia Worker's Compensation Commission is the state agency that administers the Worker's Compensation Act. The Commission does not make payments to injured workers or represent them in legal proceedings, but they do assist workers with the worker's comp process.

The Commission has two useful publications that tell you what to expect and what to do if you are injured on the job or develop an occupational disease. These guides answer many common questions about worker's comp, including:

- How long do I have to report my injury to my employer?
- Do I have to submit a claim form for myself?
- What's the difference between "partial disability" and "total disability"?
- If an injured worker dies, what can their family do?
- Can I get repaid for my medical expenses or lost wages?
- What counts as a workplace injury or "occupational disease"?

Injured Worker's Benefits Guide

Medical Benefits:
If your claim is compensable your employer may be responsible for providing medical treatment through an insurance carrier which includes, but is not limited to:
• Allowing reimbursement for travel to and from your authorized doctor
• An authorized provider and specialist's fees medically necessary
• All reasonable and customary care and treatment related to your injury such as:
• ambulance
• doctor's visits
• hospitalization
• physical therapy
• medical tests
• prescription drugs
• prosthetics

Lost Wages and Other Monetary Compensation:
The rate, amount, and duration of compensation for all disability benefits are detailed in the [Virginia Workers' Compensation Act](#). For assistance, call 1-877-684-2366.

Temporary Disability Benefits:
There are two types of temporary disability benefits that you may be entitled to during your recovery to make up for some of your lost wages:
• **Temporary total disability (TTD)**
If your doctor says you cannot work because of your work-related injury or illness, you may be entitled to compensation equaling 80% of your regular wages based upon your average weekly wage prior to your injury. This amount is subject to a statewide maximum dollar amount.
• **Temporary partial disability (TPD)**
When the doctor says you can return to work with restrictions, you may be eligible to receive Temporary Partial Disability Benefits to replace any loss of earnings due to your restricted work status.

No wage loss compensation is payable for the first seven (7) calendar days of incapacity but if incapacity extends beyond that period, compensation shall commence on the eighth (8th) day of disability. If incapacity continues for a period of more than 30 days, then compensation for the first seven (7) days of incapacity is payable. Virginia Code § 65.2-209

VIRGINIA Workers' Compensation Commission
333 E. Franklin St., Richmond, VA 23219 | 877-684-2366
www.warrento.com/va | workerscomp@warrento.com

What is Workers' Compensation?
Workers' Compensation is a mandatory financial requirement under Virginia law which requires every employer with regularly employed more than two workers, part-time or full-time, to carry workers' compensation insurance coverage. This coverage provides benefits to workers who are injured on the job or develop an occupational disease during their employment. This may include compensation for an injury by accident or a recognized disease under the Virginia Workers' Compensation Act.

Who is my employer?
• Self or an individual or family owned business
• All workers must:
• Carry an annual or ongoing health insurance plan
• Carry workers' comp
• Carry on a business of their own, part-time or seasonal
• Pay on a business of their own, part-time or seasonal
• Pay on a business of their own, part-time or seasonal
• Pay on a business of their own, part-time or seasonal
• Pay on a business of their own, part-time or seasonal
• Pay on a business of their own, part-time or seasonal
• Pay on a business of their own, part-time or seasonal

What is the Role of the Virginia Workers' Compensation Commission?
The Virginia Workers' Compensation Commission works as a court system administering the workers' compensation laws of the Commonwealth of Virginia. The Commission is an advocate for injured workers and does not make judgments on the merits of a claim. The Commission can assist in the following ways:
• Informing the injured worker of their rights and responsibilities under the Virginia Workers' Compensation Act
• Explaining the process for filing a claim form
• Informing injured workers of their rights and responsibilities under the Virginia Workers' Compensation Act
• Informing injured workers of their rights and responsibilities under the Virginia Workers' Compensation Act

Report the Injury
1. Report the injury to your employer as soon as possible, but no later than 30 days from the date of the injury or the date you became aware of the injury. Your employer must file a report with the Commission. Reporting the injury is not the same as filing a claim with the Commission. Reporting the injury is a prerequisite to filing a claim with the Commission.

File a claim
2. File a claim form with the Commission within 90 days of the date of the injury or the date you became aware of the injury. The claim form must be submitted to the Commission within 90 days of the date of the injury or the date you became aware of the injury. The claim form must be submitted to the Commission within 90 days of the date of the injury or the date you became aware of the injury. The claim form must be submitted to the Commission within 90 days of the date of the injury or the date you became aware of the injury.

Keep up with the claim status
3. Keep up with the claim status. The Commission will contact you to let you know the status of your claim. You should keep up with the claim status. The Commission will contact you to let you know the status of your claim. You should keep up with the claim status. The Commission will contact you to let you know the status of your claim. You should keep up with the claim status.

Workers' Compensation Brochure

WHAT GOES ON IN THE EASTERN DISTRICT OF VIRGINIA?

Vaden recently passed by this courthouse in Richmond: The United States District Court for the Eastern District of Virginia.

The Richmond courthouse is one of four courthouses for the Eastern District of Virginia. It draws cases from a 30-county area that runs from Mecklenburg County (on the North Carolina border) to King George County on its northern edge, and it includes Richmond and Petersburg and all the other independent cities within those counties.

The "Eastern District" (as it's usually abbreviated) can hear most all types of federal cases within its geographic area, both criminal cases and civil cases. This is a separate system from the state courts, and in most instances, a plaintiff can choose to bring their case in either a federal district court or a state court.

Right now, there are six District Judges in the Richmond courthouse, appointed for life terms by the U.S. President. But U.S. citizens living in the area can be called to serve on juries in Eastern District cases.

The 94 U.S. District Courts are the "entry points" to the federal court system, where parties first file their cases. If one of the sides appeals the Eastern District's decision in their case, that case goes to the U.S. Court of Appeals for the Fourth Circuit, which is also located in Richmond. (If one of the sides wants to appeal

the Fourth Circuit's decision, it goes to the Supreme Court of the United States, where the nine justices decide whether to hear the case or to let the Circuit Court decision stand.)



Richmond U.S. Eastern District courthouse

We focus our practice on cases involving:
Personal Injury
Wrongful Death
Children's Injuries
Bicycle Accidents
Auto Accidents



Please recycle!

After you are done with this newsletter, don't throw it away – give it to a friend.

We value your privacy.

If you no longer want to receive this newsletter, please let us know.

Call 434-972-9090
or visit us online at

www.warren-law.com

The Warren Firm
516 Locust Avenue
Charlottesville, VA 22902

PRSR STD
US POSTAGE
PAID
CARLE PLACE, NY
PERMIT NO 35

Inside this Issue

**Annual Legal
Essentials Checklist**

**Valentine Cookie
Kisses**

**Free Stuff
That Works**

