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The Law Office of David E. Gordon

Board-Certified Civil Trial Specialist

Fewer than 2% of Tennessee lawyers are board-certified.



JANUARY

2023

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Community-Assistance Programs in the Mid-South

The Metropolitan Inter-Faith Association (MIFA) was founded in 1968 in Memphis, Tennessee as an organization meant to offer assistance and support to people in the Memphis area. As of 2022, MIFA serves more than 40,000 annually through their assistance programs! The focus areas of MIFA are offering support to seniors (60+) and families. With weather growing colder, inflation, and a new economy post-pandemic, it may be beneficial for some families to know assistance is out there.

Senior Programs

MIFA offers two forms of assistance aimed at supporting seniors: Meals on Wheels and the Long-Term Care Ombudsman.

Meals on Wheels provides nutritious lunches for both seniors and disabled residents in Shelby County. Seniors may have these meals delivered to their homes if they are over the age of 60 and are at-risk, unable to leave their homes, or disabled. Congregate meals are offered at designated sites for seniors over the age of 60 and residents who are under 60 and disabled. In FY22, MIFA delivered 557,434 meals to almost 4,000 seniors! To see if you or a loved one are eligible to receive Meals on Wheels,

please call the Aging Commission of the Mid-South at **901-222-4111**.

The Long-Term Care Ombudsman is a program advocating for residents of long-term facilities, such as nursing homes. Their staff comes in for regular visits and helps mediate complaints, monitor the resident's quality of life, and provide education to the resident and their family. To be eligible the resident must reside in an assisted living care facility in Shelby, Fayette, Tipton, or Lauderdale County. In FY22, the volunteers of MIFA Long-Term Care Ombudsman had an impact on over 7,000 individuals!

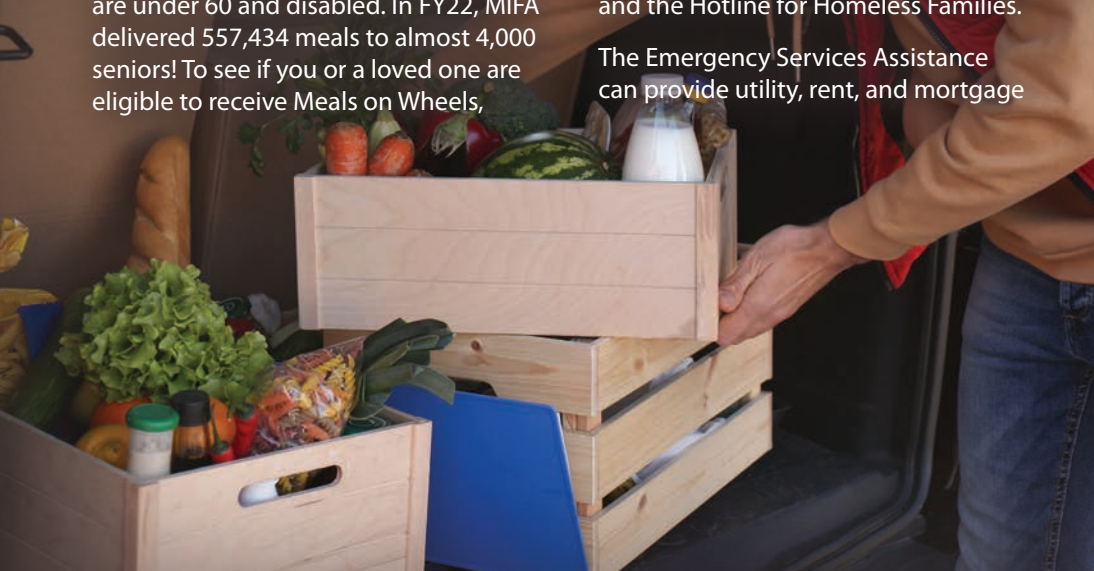
Family Programs

Memphis, Tennessee had an overall poverty rate of 24.6% in 2022 – this is double the national poverty rate. Memphis ranks within the top five highest poverty rate cities in the United States. MIFA offers multiple family programs designed to help provide basic services to prevent homelessness and stabilize families. MIFA has two programs available: Emergency Services Assistance and the Hotline for Homeless Families.

The Emergency Services Assistance can provide utility, rent, and mortgage

assistance for Shelby County residents who recently lost a job, became ill, or had a close death in the family. This program helped 10,872 households in FY22. To get more information, contact the Emergency Services Help Desk at **(901) 529-4538**.

The Hotline for Homeless Families is a 24-hour hotline for Shelby County families to call and gather information related to shelter or resources. This hotline helped over 6,000 individuals, referred 600 families to shelters, and 562 to rapid rehousing, in FY22. If you need emergency shelter or rapid rehousing, please contact the hotline at **901-529-4545**.



David and daughter after Pickleball tournament benefiting Youth Villages

Will My **Pre-Existing Injuries** Affect My Accident Claim?

Were you already injured or experiencing health problems prior to being involved in a car crash, slip and fall or other type of accident? If so, you may be wondering if your pre-existing condition will affect your current injury claim.

What is a Pre-Existing Medical Condition?

A pre-existing medical condition is any physical condition you suffered before the injuries you are claiming in your current accident lawsuit. Examples of pre-existing injuries include:

- ▶ Injuries you sustained prior to the new ones caused by a crash, such as broken bones, traumatic brain injury and muscle or soft tissue tears
- ▶ Medical conditions that only surface during stressful situations, like asthma
- ▶ Birth defects

How Will It Impact My Current Claim?

Pre-existing injuries or conditions don't disqualify you from receiving compensation in your current accident lawsuit. However, they can affect the extent of your claim. During the trial, your pre-existing injuries will definitely be a hot topic.

The defense has to prove that your pre-existing medical conditions are linked to your current injuries. Your insurance company might also try to discredit your current injuries by bringing up pre-existing ones. To combat this argument, your attorney might cite the Eggshell Doctrine.

What is the Eggshell Doctrine?

According to the Eggshell Doctrine, an injured person is qualified for full compensation even if their pre-existing

conditions made their current injuries worse. For example, a person with a bad back could experience more severe back pain after an auto crash.

Under this legal principle, the defendant is not only responsible for any new injuries caused but also for exacerbating, or worsening, pre-existing conditions.

How an Accident Attorney Can Help

Did you or a loved one suffer new injuries after an accident? If so, our experienced attorneys can help you with your claim. To get the compensation you need and deserve, contact The Law Office of David E. Gordon at (901) 444-4444 now.

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*The greatest professional compliment we can receive is when one of our clients refers a friend, family member, or neighbor to our firm. **Thank you!** We appreciate your confidence in us.*



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Should I use my own **Health Insurance** after an accident?

The answer is yes. If you've been involved in an accident, using your own health insurance to cover your medical expenses will get them paid sooner. Accident victims often think that the driver at fault should pay the medical bills up front or that you should use the medical payment portion of your car insurance. You do not want to use your car insurance right away; save that for the long term. Most medical providers and specialists require that the patient have health insurance before they will provide treatment. Since accidents are never planned, having your own health insurance means you can obtain proper care for the injuries that you have incurred without using your personal savings. There is nothing in your health insurance policy that prohibits you from using it after an accident. The most important thing after an auto accident is that you receive medical treatment immediately and then obtain the appropriate medical referrals. Use your health insurance for this. If you have out-of-pocket expenses like co-payments, the medical payment coverage in your auto insurance can reimburse you. For the other party to ultimately pay for your health care expenses, your lawyer must prove that the bills you incurred for your medical care are both "reasonable" and "necessary." If you have been involved in an accident, call our office. We are here to help.

HAPPY NEW YEAR!

Please see inside for our gift to you. It's a small token of our appreciation.

