



BARBERI LAW

INSIDER

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2018 NEWSLETTER

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Happy Fall!



Joe's Corner

"Cautious optimism" was a phrase made popular by a former Democratic governor turned Republican president, as he assessed his chances for the election to the presidency in 1980. That's how we feel at Barberi Law for my son's chances in the Nov. 6 general election for the position of Isabella County's prosecutor. David ran a spirited Primary campaign in August against a dedicated assistant prosecutor who had been serving county residents for many years. County voters opted to respond to David's fresh ideas he wished to bring to the office and for his approach to working with the courts, police and other agencies who deal with individuals who could benefit from alternatives to incarceration (those with mental health and addiction issues). David hopes by working with the police that violent criminals can be targeted with staff resources that have been freed up by not pursuing trials for non-violent individuals who may have violated the law. At Barberi Law, with the help of county voters, we are anticipating change in our law firm and that David will become a public servant in November. That said, we are excited that nothing but good will come of David's election as our next prosecutor, should voters make that choice. God bless!

-Joe

Meet four more Bikes for Kids winners

Anna Mozurkewich, 12, of Mt. Pleasant, was chosen as our fifth Bikes for Kids winner. Her mom, Nicole, wrote in her nomination, "During the Miles for Miracles event at school, one special needs friend didn't have a T-shirt for all the kids to get signed by each other. Anna purchased the gal a shirt, using her own money, so she could participate."



Aliyah Screws, 8, of Shepherd, was chosen as our sixth Bikes for Kids winner. Her teacher, Peggy Dickman, wrote in her nomination, "She is one of those quiet leaders who always sets good examples for other children around her even when other kids make that hard to do. She is kind and considerate to all children, and always makes wise choices."



Dakota Perkins, 14, of Hawks, was chosen as our seventh Bikes for Kids winner. His grandma, Donna Paull, wrote in her nomination, "I recently broke my arm, and Dakota came to our house and made chili, stew, cookies and other things to put in the freezer for my husband to thaw out. He cleaned my house, did dishes, laundry and changed our bed."



Skyler Wilson, 16, of Kewadin, was chosen as our eighth Bikes for Kids winner. Her teacher, Kathy Moody-Breece, wrote in her nomination, "Skyler has demonstrated great

service to the Elk Rapids community and beyond. She organized a fundraising team for Relay for Life and raised close to \$1,000 in donations. She strives to set a great example for others, especially her nephew, whom she loves dearly."

Are Michigan auto insurance premiums really "expensive"?

By Joseph Barberi

In Michigan there's a lot of talk about the high cost of auto insurance. I don't know anybody that says I wish I could pay more for my auto insurance. That being said, there's an old idiom that applies, "You get what you pay for."

In Michigan, our no fault insurance coverage protects every Michigan citizen from injuries caused by motor vehicle accidents, whether in a vehicle or a pedestrian, irrespective of who was at fault in causing the accident. The most expensive component of an insurance premium is the coverage that protects an injured individual, known as his/her personal injury protection benefits (PIP). Such coverage covers 85 percent (tax-free) of a person's wage loss, up to a monthly maximum, \$20 a day for replacement services to reimburse an individual for things that they can no longer do that they once did around the house, i.e., mowing or raking the lawn, shoveling snow, doing laundry, etc., and for medical-related

expenses.

The biggest reason auto insurance premiums have risen is **not** the easy target that some want to make (too many frivolous lawsuits), but rather the increasingly high cost of medical care in hospitals and from treating physicians. Those in the medical community don't need to apologize for these increasing costs, and they should be entitled to be reimbursed for the care that they provide to those injured in auto accidents.

Insurance premiums are based on actuarial data, which suggests, per premium dollar, the likelihood of an individual being involved in an auto accident, and if so, the cost of caring for such an individual. Wage loss and replacement services apply for the first three years after an auto accident, while reimbursement for medical expenses can last a lifetime, i.e., a brain-injured individual.

Michigan has the best coverage for an individual who is injured from an auto accident than any state in the nation. For catastrophically injured

individuals, we have a separate fund that all insurance companies are required to contribute to, to care for such an individual rather than requiring the injured party to be kicked to the curb or become a Medicaid eligible recipient, i.e., possess less than \$2,000 of assets or otherwise be impoverished. Medical bills for severe injuries can often be hundreds of thousands of dollars, and an individual who has been severely injured is often blameless when it comes to how they became injured.

Do we want to tell such an individual or his/her family that auto insurance will cover the first \$50,000 or \$100,000, and the rest is on you? Or, do we want to say, as we currently do in Michigan, if you're injured as a result of a motor vehicle accident in Michigan, our no-fault auto insurance program will take care of you for life? Such protection comes with a price tag, and that is why Michigan's auto insurance is a social program we all help pay for to protect us and our loved ones. And, that is a good thing ... What do you think?

Two win for sharing stories with seniors

By Renae Gould

Armony Nemchek and Grayson Sommer were not expecting recognition for participating in Barberi Law's Share a Story with a Senior program. However, they both won a new bike, helmet and lock for doing something kind.

Co-sponsored by the Chippewa River District Library (CRDL), the program invites children to read to residents at assisted living facilities in Mt. Pleasant. Each child that participates is entered into a drawing to win a bike, but many do not realize when they sign up that they could win.

Nemchek, 10, is a fifth grader at McGuire Elementary in Mt. Pleasant, and she attended one of the reading events at the Isabella County Medical Care Facility. She said she loved everything about her reading experience.

"It made me happy," Nemchek said. "It made them happy, too. I liked that they really paid attention to me when I was reading."

Sommer, 8, is a third grader at Renaissance Public School Academy in Mt. Pleasant, and he attended the reading event at Green Acres. He said he was going to donate his old bike to someone who needed one.

"The sharing the story part was my favorite," Sommer said. "I got to read to a husband and wife, and a cat."

The Share a Story with a Senior program ran in conjunction with CRDL's summer reading program. Young readers could sign up online, or at the library, to visit Green Acres, the Isabella County Medical Care Facility or Maplewood. Readers could attend all four events, if they wanted, and each time they attended their name was put into the drawing to win a bike.



Joe's health tips: Lectins, cancer cures

By Joseph Barberi

In May, I wrote that Barb and I are trying to limit our lectins. A lectin is a protein molecule that can cause problems with an individual's intestines and potentially lead to a leaky gut syndrome (gluten is one form of lectins). Avoiding lectins is promoted by Dr. Steven Gundry in his groundbreaking book titled, "The Plant Paradox." Through September of this year, in following this lectin-free approach to eating, I've effortlessly shed about six pounds, and believe that my overall health has improved. More reporting to follow.

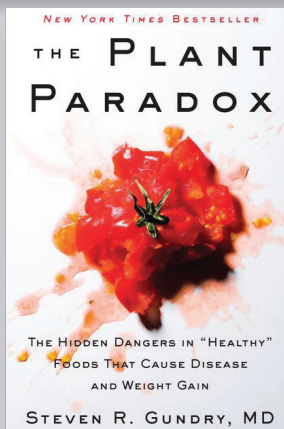
I strongly recommend reading Dr. Gundry's book as I think many people with health issues could benefit by following this diet.

Fortunately, as of this writing, neither Barb or I have been confronted with any major medical issues and neither of us take any prescribed medication. That said, none of us knows what's around the corner. But, I believe that taking supplements, eating healthier and exercising goes a long way to preventing medical issues.

Recently, I read about some new **cancer**

cures that are worth passing on. In an article printed in the May-June 2018 issue of the Well-Being Journal, the extreme limitations of chemotherapy (in terms of cure) were discussed, "only 2-3 percent of the 1 million people being treated for cancer each year are saved by chemotherapy." This assessment was made by John Carins, M.D., of Harvard University School of Public Health. According to Dr. Carins, "over two-thirds of all cancer patients routinely receive chemotherapy drugs, which often cripple chances of survival."

The article recommended a naturopathic formula of a herbal blend tonic, known as "Flor-Essence or Essiac." This herbal tonic has been producing remarkable results for many



cancer patients. The article quoted another article authored by Dr. E. Bruce Hendrick, M.D., chief of neurosurgery at the University of Toronto's Hospital for Sick Children, he urged a broad scientific clinical trial of Essiac. Clinical trials of this herbal tonic have been conducted since 1978, again with many glowing results.

Most cancer patients who reported improvements have been experiencing breast cancer, prostate cancer and lung cancer. A significant proportion of patients reported feeling much better and responding to the benefits of the tonic. Dr. Charles Brusca stated, "The results we obtained with thousands of patients of various races, sexes and ages with all types of cancer definitely proves Essiac to be a cure for cancer. Studies done in laboratories in the U.S. and Canada also fortify this claim."

Anyone wishing for a copy of this article can contact us at Barberi Law and we'll be happy to mail or email a copy to you.

***Remember Joe is a J.D., not a M.D. If you have any questions, always consult your physician.**

Staff spotlight: Receptionist Vicky Joyce

Vicky Joyce joined the Barberi Law team 12 years ago in 2006, after working as a marketing manager for a hotel/restaurant management company in Mt. Pleasant for 12 years.

"I had heard from others that each day is exciting and diverse," Vicky said. "Joe had a great reputation, and I thought Barberi Law would be an exciting place to work."

She was born and raised in Mt. Pleasant with nine siblings. Vicky graduated from Clare High School. She got her associate's degree from Mid Michigan Community College.

Vicky is the first person you meet when you walk through the door at Barberi Law, and she makes sure each client is taken care of with coffee and friendly conversation. She is also usually the first voice callers hear when they contact the firm.

"Most people are apprehensive when first going to an attorney, for whatever reason," Vicky said. "I enjoy meeting people and making them feel comfortable and at ease."

Coordinating appointments and providing



behind the scenes support to our attorneys and staff are Vicky's favorite parts about her job. She is also Joe's personal assistant who makes his busy life manageable!

"The work here is always educational, exciting, fast-paced and very rewarding," she said.

Family is a very important part of Vicky's life. She and her husband, Mike, have



been married for 30 years and live outside Clare. They have seven children and 19 grandchildren, and they love spending their spare time attending sporting and academic events throughout the state.

Aside from time spent with family, Vicky also enjoys reading, going out for dinner, her volunteer work and visits to the beach and lake.



BARBERI LAW

EVERY CASE WE TAKE,
WE TAKE PERSONALLY.SM

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Fresh Apple Cake*

- 4 c. peeled, diced apples
- 2 eggs
- 1 c. light olive oil
- 2 c. sugar
- 1 c. chopped walnuts
- 1 t. vanilla
- 2 c. flour
- 2½ t. cinnamon
- 2 t. baking soda
- ¾ t. salt



Barb and her grandkids, Rowan, Grant, Emilia and Vada.

Place diced apples in bowl - add eggs and mix. Add oil, sugar, nuts and vanilla, and mix together. Add dry ingredients to apple mixture, and mix well. Pour batter in greased and floured 9x13 pan, and bake at 350°F for 45 minutes to an hour.

It's good frosted with powdered sugar, soft butter, cream and Bacardi Rum (about 3 c. sugar).

* Barb is Joe's wife, and she's famous for her good cooking!

Thank you for voting!



- Auto accidents
- Family Law
- Criminal Defense
- Elder Law



We were honored to be chosen as "Best Attorney" for the 18th year in a row by readers of the Mt. Pleasant Morning Sun and CM Life. We want to extend our deepest thanks to everyone who voted. We are blessed to have such great support from our community!