



MN MARASCO & NESSELBUSH LLP
LAW OFFICES

Rhode Island's Trusted Personal Injury & Social Security Disability Law Firm

AREAS OF PRACTICE

Personal Injury Law:

- ☞ Auto Accidents
- ☞ Medical Malpractice
- ☞ Motorcycle Accidents
- ☞ Wrongful Death
- ☞ Uninsured Motorist
- ☞ Premises Liability
- ☞ Alcohol Related Accidents

Social Security Disability Law:

- ☞ Social Security Disability Insurance (SSDI)
- ☞ Supplemental Security Income (SSI)

FOUR CONVENIENT LOCATIONS

PROVIDENCE:

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WAKEFIELD:

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(401) 783-0000

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WOONSOCKET:

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Free Parking, Easy Access

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- Kyle E. Posey
- Anthony S. Buglio
- Philip M. Weinstein, *Of Counsel*

This newsletter is intended for current and former clients of Marasco & Nesselbush. We thank you for your many kind referrals, and for placing your trust and confidence in our firm.



Donna Nesselbush (l) and Joe Marasco (r) presenting a check to the Samaritans (centered 1-r): Board Member Jane-Ellen Cassidy; Board President Rui P. Alves; and Board Member Teresa Choporian

**MARASCO & NESSELBUSH
CHARITABLE FOUNDATION**

Supports 5 Local Charities with \$10,000 in Donations

Marasco & Nesselbush brought in the holiday season by distributing \$10,000 to local human service organizations.

In 2012, The Marasco & Nesselbush Charitable Foundation raised over \$25,000 to further its mission of providing support to local organizations that work to improve the lives of Rhode Islanders in need. The partners and staff hope that their collective investment in the Foundation will have a meaningful impact on Rhode Island's impoverished, injured, and disabled.

The law firm's employees nominated charities that have touched their lives. The law firm posted the top-five entries submitted by its staff on their Facebook page. Each post detailed what the charity has done to touch the life of the person who nominated it. In order to vote for the charity, a person had to "Like" the post.

Continued on page 2 - Charitable Foundation

Prayers to Sandy Hook *From the entire Marasco & Nesselbush family, we wish peace and healing in 2013 for the families, friends and community members affected by the unthinkable violence in Newtown, Connecticut.*

HURRICANE SANDY, WINTER STORMS EUCLID AND FREYR –

Preparing for Nature's Wrath

Recent storms like Hurricane Sandy and Winter Storms Euclid and Freyr have left a path of destruction over thousands of miles. Often, we are underprepared for major catastrophic storms.

Continued on page 3 - Storms



MARYELLEN SQUILLANTE

Honored as the 2012 Marasco & Nesselbush Employee of the Year

In an effort to recognize and reward truly extraordinary client service, Marasco & Nesselbush launched a “Client Service Initiative (CSI).” The goal of the initiative (internally known as “CSI”) is to continually ensure that every client is treated with the utmost respect, dignity and care with the ultimate goal of obtaining extraordinary results for each client.

“The CSI program, the brainchild of our innovative management team, demonstrates and promotes our continued commitment to excellence and outstanding legal results,” said Joe Marasco.

During 2012, employees were recognized for their hard work, exemplary client care, innovative ideas to improve client service, and participation in community activities. Managers recognized and re-

warded team members for outstanding performance.

Maryellen Squillante began working with Marasco & Nesselbush in early 2011, after 35 years as a Claims Representative for the Social Security Administration. During her tenure at Marasco & Nesselbush, Maryellen has demonstrated the traits that exemplify the mission of Marasco & Nesselbush, as established by Joe and Donna 14 years ago. Maryellen serves the firm with distinction as a Social Security Specialist, handling a myriad of responsibilities, providing compassionate, sound advice, and skillfully achieving favorable outcomes.

“Maryellen was the find of a lifetime; she is a gem, a wonderful person and an invaluable addition to our team. She personifies everyday the mission and values of our firm,” said Donna Nesselbush.

“In any moment of decision, the best thing you can do is the right thing. The worst thing you can do is nothing.”

~ THEODORE ROOSEVELT

Social Security Cost-of-Living Increase for 2013

The Social Security Administration (SSA) recently announced a Cost-of-Living Adjustment (COLA) for 2013. Social Security beneficiaries will see a 1.7 percent increase in their benefits in 2013.

After no increases in 2010 and 2011, SSA provided a much needed 3.6% COLA in 2012. With the 1.7% increase for 2013, the average monthly benefit will increase by \$21, raising the current monthly average from \$1,240 to \$1,261. This COLA also raises the earnings ceiling for Social Security payroll taxes from \$110,100 in 2012 to \$113,700 in 2013.

The COLA is meant to ensure that Social Security benefits are not negatively impacted (reduced) by inflation. Whether SSA provides a COLA depends on inflation, determined by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the previous year to the third quarter of the current year.

On the downside, payroll taxes will increase by 2% in 2013 (back to the levels in effect in 2010).

Our Social Security disability attorneys are dedicated to helping people throughout New England. If you or a loved one is seeking Social Security benefits, if you have questions about your COLA, or if you are in need of more information regarding disability, we are here to help.



(l-r) Donna Nesselbush with Sister Joan from McAuley House



Donna Nesselbush (l) and Joe Marasco (r) with Leo Beliveau (c) from the Groden Center Network



Joe Marasco (l) and Donna Nesselbush (r) with Andrew Schiff and Lisa Roth Blackman (c)

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The campaign ran through December, and we are pleased to announce that the Samaritans of Rhode Island won with 265 “likes.” The Samaritans of Rhode Island won the contest and received the first place donation of \$5,000 from the Marasco & Nesselbush Charitable Foundation. They will use these funds to advance their mission to “help reduce incidents of suicide in Rhode Island through greater access to information and resources.” A second place donation of \$2,000 was made to The Groden Center Network which provides services to those suffering from autism. McAuley House Ministries, the Rhode Island Community Food Bank and the Lupus Foundation also received donations of \$1,000 each.

Our sincerest thanks to everyone who participated in our contest. We were thrilled to see the excitement our charitable giving contest generated and thoroughly enjoyed donating the money to five worthy charities.

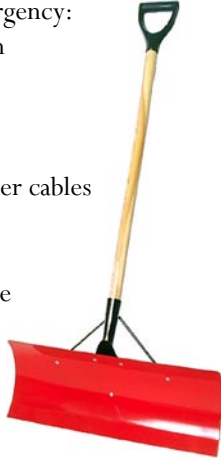
Though it may be difficult to completely prepare for everything nature does out, following some simple preparedness procedures can go a long way to keeping you and your family safe and out of harm's way.

We hope that you and your loved ones have weathered these storms and are safe and sound. We are currently representing many clients who were injured in accidents during these dangerous storms, and we want to share with you some helpful tips so you can be better prepared for nature's wrath whenever it strikes!

Winter Storm Preparedness

It's best to avoid snow-covered roads when possible; however, if you must drive on snow or ice, having a few helpful tools in your vehicle could help should you become stranded. Keep the following items in your trunk during winter months to better prepare for a snow emergency:

- * Kitty Litter – pour under tires to gain traction should your car get stuck on ice
- * Bottled Water & Non-Perishable Snacks
- * Flashlight
- * Emergency Vehicle Kit – includes flares, jumper cables and simple tools to fix minor auto issues
- * Blanket or Extra Coat
- * Collapsible Shovel and Ice Scraper – to remove snow/ice from around your tires, on your windshield, mirrors and blind spots.



Summer Severe Storm and Hurricane Preparedness

The severity of hurricanes and tropical systems are often hard to predict due to dozens of external variables. When a tropical storm or hurricane is anticipated in your area, it is important to stay up-to-date on the latest forecasts as often the intensity and track can change in an instant. Creating a preparedness kit for your home and heeding warnings and evacuation orders are musts for staying safe during dangerous weather events.

Similar to a winter preparedness kit for your car, the following is a suggested list of items to have on-hand during the summer months when storms are more frequent:

- * Flashlights or Battery Operated Lanterns
- * Bottled Water & Non Perishable Snacks – in the event you lose power for several days, the bottled water will help with hydration, bathing, and flushing the toilet (if you have a well) while the food will keep you nourished without having to leave the house when it is dangerous. Keeping food in a cooler for more than 4 hours is not advised due to spoilage.
- * Battery Operated Radio – to help keep you informed of the severity of the storm, conditions of local roads and emergency information
- * Batteries



Regardless of the season, when severe weather affects your area, it's best to stay indoors in a safe location. Attempting to drive or walk outdoors in inclement weather not only hinders emergency responders and road-clearing teams, but puts you and others at risk for dangerous accidents. While you cannot always prevent accidents from happening, you can help to limit them. And, should the unthinkable happen, it is important to know that there are countless local and national services to rely on if you are displaced, injured or have property damage as a result of a catastrophic weather event.



Clip this and keep in the glove box of your vehicle

WHAT TO DO If You Are In An Auto Accident



Call 911 right away.
Do NOT move your vehicle until a police officer says it's OK, unless it's necessary for safety reasons.



If you or your passengers are hurt, get medical help right away. If paramedics, EMTs, or police officers advise you or your passengers to take an ambulance to an emergency room, do it.



Get the names, addresses, and phone numbers of everyone who saw the accident happen (including other drivers and people walking on the street).



Get the names, addresses, drivers' license numbers and insurance information from all the other drivers involved in the accident.



If the person who hit you flees the scene before the police arrive, try to get the license plate number. Write down the plate number, state, color and model of car, if possible.



If possible, take pictures of the accident scene and damage to all vehicles with a camera or cell phone.



Never talk with an insurance company (even your own) before you talk with your attorney.

Please visit our website

www.M-N-Law.com

or call us at

(401) 274-7400

for more information or a free legal consultation about a car, truck or cycle accident.



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Thank You for your kind referrals! We consider referrals of family members or friends to be the highest compliment. If you have referred a family member or friend to us in the past, please contact us so that we may extend to you a small token of our immense gratitude.



Our Legal Assistants Team



We are very proud of our legal assistants and paralegals. We have chosen them because of their intelligence, skills and abilities, attention to detail, and ability to help win cases. If you are changing addresses, health insurers, doctors or phone numbers, or if you are going back to work, please contact your legal assistant. All of them can be reached at (401) 274-7400, or by email.

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