According to Rose

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A Piece of My Mind

ICBC has recently undertaken an extensive ad campaign aimed at pointing out the degree and extent of fraud and the impact of that fraud on the cost of insurance. There is no doubt that fraud can drive up the cost of insurance and that insurance companies need to be on the look-out for it, but what is the true extent of the existence of fraud in BC and is it on the rise as ICBC's ad campaign would have you believe? In reality, there are no statistics in BC to prove or refute an assertion that fraud claims are on the rise. ICBC has recently been before the BC Utilities Commission, seeking an increase to premiums. During the course of their application, ICBC was asked the question of whether fraudulent claims were on the rise. Their answer was as follows:

> ***ICBC's claims systems currently are not able to accurately calculate the incidence of fraudulent claims per year; therefore ICBC is not able to determine whether there is an increase in the incidence of fraud during the recession.***

If ICBC's claims systems is not able to calculate the incidence of fraud, what is ICBC's ad campaign all about? Wikipedia defines fraud as a deliberate deception to secure unfair or unlawful gain, or to deprive a victim of a legal right. If you have any experience with bringing an ICBC claim you will know that ICBC

Inside this issue:

puts you to strict proof of all the damages that you claim. ICBC takes in approximately 90,000 claims per year and of those, approximately 7500 are sent to their fraud investigators. Statistically out of those 7500, 100 will result in a fraud conviction, or a finding by a judge that there has been a deliberate deception to secure unfair or unlawful gain. The statistics released by ICBC also state that "dishonest claims" cost between $300 million and $600 million each year. This cost is not a result of the 100 cases where fraud has actually been found, it is ICBC's subjective belief that a particular claim has been inflated, however we also know that ICBC has no way of tracking the incidence of such claims.

We have recently gotten a glimpse into how ICBC operates with the decision in *Arsenovski v. Bodin* 2016 BCSC 359. This decision resulted in a punitive damages award against ICBC of $350,000. The case involved an early determination by an ICBC adjuster that the claimant was being fraudulent. The adjuster brought the considerable power and resources of the insurance corporation to bear in an effort to discredit the claimant. At trial it was found that the insurance corporation had wrongly used its power and that a wrong had been done to the claimant. The judge found that ICBC's investigators had approached the claim with a presumption of guilt. The findings of the trial judge included in part the following:

> [394] There is no doubt that conduct of the kind that occurred in this case could dissuade people who have proper claims from vigorously pursuing them against ICBC and could even dissuade lawyers from acting on a controversial claim for fear that ICBC would disparage them and cause trouble for them or their clients in the future. A strong message of denunciation must be sent to ICBC.
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> [395] While the community would find it reasonable for ICBC to fight fraud, I am confident that the residents of British Columbia would find it outrageous for a public corporation to use its resources maliciously. The conduct that occurred here must be condemned and punished to reflect the community's censure and to ensure that the message is brought home to the corporation and its employees not to engage in this kind of misconduct again. The residents of British Columbia are entitled to expect professional, objective treatment by the employees of ICBC, as well as an appropriate degree of cultural sensitivity towards people who are recent immigrants from other countries.

The decision reflects the manner in which ICBC approaches many claims. They assume that a claimant is exaggerating or making false claims. The purpose of their advertising campaign and this approach to adjudicating claims is to dissuade individuals from pursuing claims. I am hopeful that this decision will result in ICBC putting in place policies and procedures to ensure that this type of unfair judging of potential claims is stopped.

The Value of Pain and Suffering

When an injury occurs there are all sorts of intangible losses that are suffered by an injured person, the plaintiff. Those intangible losses include a variety of things such as the inability to participate in usual activities, pain and suffering, inconvenience of restrictions from injuries and the necessity of spending time in treatment, impact on ability to take part in household activities and emotional impact. The purpose of any award of damages following an at fault injury is to restore an individual to the position they would have been in if the injury had not occurred. Restoration of these intangible losses is not possible so in its place an award of monetary damages is made. The amount of the award is dependent on a variety of factors, with each award being individually assessed for each individual. However, there is an overarching intention to have consistency amongst judicial awards. Therefore a review of awards made in similar circumstances provides a good indication of a likely award. The following is a summary of recent decisions on awards of non pecuniary damages or damages to compensate for the pain and suffering that results from an injury. Although each case is determined based on its own particular facts, these decisions assist in providing an understanding of the amount that is awarded and the rationale for the award.

Zhibawi v. Anslow 2015 BCSC 1824 - $14,000 in non pecuniary damages was awarded to a female plaintiff who had suffered mild to moderate soft tissue injuries in a motor vehicle accident with associated headaches. As a result of the injuries the plaintiff missed two weeks from work and was unable to participate in her usual activities such as running and housework for a few months.

Gabor v. Boilard 2015 BCSC 1724 – the 29 year old female suffered a mild traumatic brain injury in a motor vehicle accident four years prior to trial. The trial judge found that it was highly probable that the sequelae of the brain injury would continue to have a profoundly negative effect on many vital aspects of her life long into the future. The judge found that prior to the accident the plaintiff was once intellectually inquisitive, high-functioning, driven and successful and now had trouble getting motivated, staying on task and following through with plans.

Hubley v. Nicolson 2015 BCSC 1927 – the 61 year old plaintiff was awarded $65,000 for non pecuniary damages for an injury suffered in a motor vehicle accident four years prior to trial. The injuries included a soft tissue injury to her back which resolved in approximately six months and a torn meniscus in her left knee. The tendency to favour the left knee as a result of the injury resulted in an aggravation of the deterioration of the right knee. The plaintiff would require arthroscopic surgery due to the torn meniscus.

Ali v. Rai 2015 BCSC 2085 - $60,000 was awarded for pain and suffering to a 50 year old male plaintiff who had been involved in two motor vehicle accidents four years prior to trial. The judge found that overall the back injury that the plaintiff suffered in the accident permanently altered all aspects of his life. The plaintiff was a formerly active, engaged and giving member of the community whose quality of life and self-worth had been affected by his injury.

Litt v. Hassan 2015 BCSC 1920 – the plaintiff was injured in two motor vehicle accidents, the first occurring four years prior to trial and the second occurring two years later. The judge found that he suffered a mild to

moderate soft tissue injury to his neck and shoulders as a result of the first accident. He also suffered a small annular tear and disc bulge in his lower back or a pre-existing asymptomatic tear and bulge was made symptomatic by the accident. The injuries suffered in the first accident were mildly exacerbated by the second accident but that exacerbation resolved within a week. The judge found that the symptoms gradually improved and became less debilitating over time. At the time of trial the plaintiff was still subject to flare ups in his symptoms which were disabling him from work. Non pecuniary damages of $60,000 were awarded.

Nelson v. Provincial Health Services Authority 2015 BCSC 1941 – A 45 year old female plaintiff was awarded $100,000 in non pecuniary damages for injuries she suffered due to the negligence of a nurse. The injury was a torn labrum which resulted in pain in the hip which prevented the plaintiff from being able to participate in her usual recreational and vocational activities. The injury had occurred six years prior to trial. The trial judge found that the symptoms could be largely ameliorated through hip replacement surgery. There was a likelihood that over the course of the plaintiff's life she would have to have the surgery redone at least once.

Hinder v. Yellow Cab Co. Ltd. 2015 BCSC 2069 – the 29 year old female plaintiff was injured in a motor vehicle accident which occurred five years prior to trial. Her injuries included a soft tissue her neck, upper and lower back and right leg. In addition she suffered from frequent and severe headaches. At the time of trial she continued to have low grade neck pain and frequent headaches which periodically developed into severe neck pain and serious headaches several times per month. Non-pecuniary damages were assessed at $60,000. The court found that the injuries were permanent and that the plaintiff would not ever fully recover to the point where she was pain free.

Castro v. Krause 2015 BCSC 2074 – the 54 year old plaintiff was awarded $90,000 in non-pecuniary damages for injuries suffered in two motor vehicle accidents, the first occurring five years prior to trial. The plaintiff suffered soft tissue injuries to her neck and back which developed into chronic pain and depression. At the time of trial she remained symptomatic and continued to be limited in her ability to work and engage in her recreational activities. The expectation was that she would continue to be symptomatic into the future.

Grassick (Guardian ad litem of) v. Swansburg 2015 BCSC 2355 – the plaintiff was 16 years old when he was struck as a pedestrian. The accident occurred 7 years prior to trial. As a result of the accident the plaintiff suffered a moderate to severe traumatic brain injury which caused ongoing difficulty with memory, processing speed, focus, cognitive inefficiency, significant sleep disturbances, fatigue, anxiety and depression. $220,000 was awarded for non-pecuniary damages.

Bhandal v.Charlebois 2015 BCSC 2315 – The 39 year old plaintiff was awarded $60,000 for non-pecuniary damages for injuries suffered in a motor vehicle accident four years prior to trial. The plaintiff suffered soft tissue injuries to his neck, back and shoulders with resultant jaw pain and headaches. The soft tissue injuries largely resolved within a year but resulted in the development of occipital neuralgia which resulted in ongoing pain in the back of the plaintiff's head and pain and stiffness in his neck.

Leong v. Besic 2015 BCSC 2256 - $40,000 in non-pecuniary damages was awarded to a 23 year old female plaintiff who had been injured in a car accident which occurred

four years prior to trial. At the time of trial the plaintiff was found to have ongoing but mild discomfort as a result of the soft tissue injuries that she had suffered to her neck and back in the accident. The judge found that the pain and suffering that the plaintiff experienced as a result of her injuries had only minimally interfered with her life and the ongoing symptoms fell at the mild discomfort end of the pain spectrum.

Dhaliwal v. Greyhound Canada Transportation Corp. 2015 BCSC 2147 – the 61 year old male plaintiff was awarded $85,000 in non-pecuniary damages for injuries suffered in a bus accident which occurred eight years prior to trial. As a result of that accident the plaintiff was left with ongoing complex chronic pain, anxiety and depression. He had also suffered a traumatic brain injury that initially impacted him but by the time of trial no longer was a factor. The judge found that the chronic pain was likely to continue and the prognosis for recovery remained guarded. The plaintiff was found to be a changed person as a result of the injuries suffered in the accident.

Litt v. Guo 2015 BCSC 2207 – a 33 year old female plaintiff was awarded $120,000 for pain and suffering after being injured in two motor vehicle accidents, the first of which occurred 12 years prior to trial judge to be indivisible. The injuries were soft tissue in nature and evolved into a pain disorder following the second accident and an aggravation of the plaintiff's pre existing anorexia nervosa. The injuries had a significant impact on the plaintiff's life and lifestyle following the second accident including preventing her from working on a full time basis.

Leong v. Besic 2015 BCSC 2256 – a 25 year old female plaintiff was awarded $40,000 for soft tissue injuries to her neck and back resulting from a motor vehicle accident which occurred five years prior to trial. The trial judge found that the pain and suffering caused by the accident had only minimally interfered with the plaintiff's life and any remaining symptoms that she had at the time of trial feel at the mild discomfort end of the pain spectrum.

Reimer v. Bischoff 2015 BCSC 1876 – the 55 year old female plaintiff was injured in a motor vehicle accident five years prior to trial. Her injuries include dizziness and imbalance, neck and TMJ pain, increased frequency of migraine headaches, severe fatigue, cognitive difficulties and mood disorder including anxiety. The trial judge found that as a result of the injuries suffered in the accident the plaintiff went from being a positive, intelligent individual to a person unable to enjoy her former social activities and whose life was now mostly sleep. Non pecuniary damages were assessed at $100,000.

Williams v. Gallagher 2015 BCSC 1776 – the male plaintiff was 20 years old when he was injured in a car accident which occurred 6 years prior to trial. His injuries included a soft tissue injury to his neck, shoulder girdle and back and injury to both TMJ joints. The injuries resulted in constant excruciating jaw pain and triggered chronic pain syndrome, psychological symptoms and anxiety. The trial judge awarded $175,000 for pain and suffering after finding that the injuries transformed the plaintiff from a happy, healthy, social, energetic and physically active young man with an optimistic future into an anxious, fearful and isolated young man who was barely managing to get through each day and was tormented by constant, intense pain.

Valuing Future Loss of Income

When courts assess the value of a future loss, they are required to do a certain amount of crystal ball gazing to determine what may occur in the future. To be entitled to any award for loss of future earnings a plaintiff has to establish that there is a substantial possibility of a future loss and they also have to establish that their income earning capacity has been diminished. The British Columbia Court of Appeal in *Gillespie v. Yellow Cab Co. Ltd.* 2015 BCCA 450 recently explained that assessment of future loss of income involves a two stage process. The first stage is to establish entitlement. That involves an assessment of whether there is a "real and substantial possibility of a future event leading to an income loss." If that test is satisfied, the second task of the court is to quantify the loss on either an earnings approach or a capital asset approach.

A recent British Columbia Supreme Court decision provides an example of the analysis that is undertaken and circumstances where no award for future loss of income will be made. In the decision of *Leong v. Besic* 2015 BCSC 2256 the trial judge declined to award any amount for future loss, concluding as follows:

> The evidence simply did not support a conclusion that there was a real and substantial possibility that the plaintiff was less capable overall from earning income in all kinds of employment, unable to work in jobs that were previously open to her, less marketable to employers, and less valuable as an employee due to her injuries.

The below cases provide examples of how in recent months courts have assessed the value of loss of future earnings.

Ali v. Rai 2015 BCSC 2085 – The Court found that there was a real and substantial possibility of loss of income earning capacity in the future. The plaintiff had an accommodating employer and although he had not currently lost an income due to this, he was less valuable to himself and potential employers because he was not fully able to do the physical work relevant to his employment. The court applied the capital asset approach and held that previous authorities had awarded roughly two years of income for individuals with accommodating employers who nevertheless proved a real and substantial possibility of loss. The amount awarded as two times the plaintiff's salary.

Litt v. Hassan 2015 BCSC 1920 – The plaintiff was a taxi cab driver who had been injured in a motor vehicle accident four years prior to trial. The court found that there was a real and substantial possibility that the plaintiff would on occasion be unable to work is full shift due to his accident injuries flaring up. However the court also found that the plaintiff should be able to eliminate the flare ups through a proper regime of fitness and conditioning. An award of $75,000 was made for loss of future earning capacity.

Hinder v. Yellow Cab Co. Ltd. 2015 BCSC 2069 - $45,000 for loss of earning capacity was awarded to a 29 year old plaintiff after a finding that injuries suffered in a motor vehicle accident five years prior to trial were permanent and that the plaintiff would continue to require occasional days off or need to cancel meetings due to neck pain and headaches. The plaintiff's ability to perform the work that required prolonged periods of sitting was also negatively impacted.

Bhandal v. Charlebois 2015 BCSC 2315 – the 39 year old plaintiff was awarded $100,000

for loss of earning capacity. The trial judge found that the plaintiff suffered from ongoing occipital neuralgia cause pain at the back of the head and pain and stiffness in his neck as a result of a motor vehicle accident which had occurred four years prior to trial. There was a possibility that the head pain may lessen or resolve over time. The trial judge found that there was a realistic possibility that the plaintiff's ongoing head pain would render him less capable overall from earning income from all types of employment because the condition might require him to take more time off work than otherwise would be the case. This was also a factor that would make the plaintiff less marketable in comparison to applicants not requiring any accommodations. There was a realistic possibility that the plaintiff had lost the ability to take advantage of all job opportunities that otherwise might have been open to him.

Litt v. Guo 2015 BCSC 2207 – the 33 year old female plaintiff was awarded $200,000 for loss of earning capacity after a finding by the trial judge that her injuries including her pain disorder and her ongoing perception of her limitations rendered her less capable of earning income in all situations. As a result of her injuries the plaintiff had continued to attempt to work in her pre accident occupation on a part time basis although her treating physicians recommended that she stop.

Court finds negligence for passing too slow

We have all found ourselves in a situation where there are motorists in the left or passing lane that are preventing us from being able to pass, or proceed at the speed limit. It can be annoying and police have now stepped up enforcement measures to ensure that motorists are staying to the right except when they are passing. A recent BC Supreme Court decision attributed liability to a motorist who remained in the passing lane, travelling at a slow speed.

In *Borgjford (Litigation guardian of) v. Thue* 2015 BCSC 1917 a trial judge attributed 10% of the fault for the accident to a motorist moving below the speed limit in the passing lane. The accident occurred on the Coquihala Highway, just after the salt sheds where there are three lanes of travel. Two of the lanes were occupied by slow moving semi trucks. The defendant was driving a truck with a camper on it. She decided to move into the passing lane and continued to travel at a speed of approximately 85 kilometres per hour as she was passing the semis which were travelling at a rate of speed of less than 30 kilometres per hour. In her evidence she testified that her vehicle was capable of travelling faster than the 85 kms/hour that she was travelling at the time of the accident. Another motorist, presumably frustrated by being blocked in by all three vehicles travelling at a rate significantly slower than the speed limit of 110, tried to cut in between the defendant in the camper and one of the semi trucks and an accident resulted.

The trial judge found the driver of the truck that attempted the maneuver to be primarily responsible for the accident, finding the move to be dangerous. However, the judge also found the defendant negligent. In particular the judge found as follows:

- That a reasonable and prudent driver in the driver of the camper's situation was required to overtake the semi as quickly as reasonably possible which she failed to do
- A reasonable driver in the camper driver's situation would have known that for as long as she was in the left lane, the entire width of the highway was occupied by relatively slow moving traffic, blocking the path of any motorist approaching from the rear travelling at the speed limit
- In blocking the left lane for longer than was necessary the defendant's driving fell below the standard of care that she owed to other users of the road.

The judge concluded by finding that there was a sufficient causal link between the defendant's choice to occupy the left hand lane while travelling at a speed of 85 kilometres per hour and to overtake the semi at a leisurely pace and the accident to support a finding that but for that decision the accident may not have happened.

Implications of not following medical advice

An individual that is injured in a motor vehicle accident or other event that is the fault of another is entitled to compensation for the harm and damages that they suffer. One component of that compensation is Non Pecuniary damages or compensation for their pain and suffering. A typical theme in any personal injury case is a claim by the defense that the plaintiff has failed to do all things that they could to get better or to reduce the harm or damages or the impact on them. This claim is called a failure to mitigate and if it is proven will result in a reduction in the amount of damages awarded to the plaintiff. The defense has to prove it is more likely than not the following three things:

1. That the plaintiff failed to follow recommended steps to lessen their harm or damage;
2. That it was unreasonable for the plaintiff to have failed or refused to follow recommended steps; and
3. That if the plaintiff had followed recommended steps their harm or damage would have been lessened.

"What fits your busy schedule better, exercising one hour a day or being dead 24 hours a day?"

If the defense is able to establish these three things then the judge will reduce the award of damages that otherwise would have been made to account for this failure to mitigate. Depending on the facts of the case, the reduction may be made to the award for non pecuniary damages or it may be made to the award of wage loss.

A recent decision *Picco v. British Columbia (Attorney General)* 2015 BCSC 1904 provides an example of circumstances where the defense was successful in establishing a failure to mitigate. The plaintiff in *Picco* was a 29 year old male who had been injured in a motor vehicle accident which occurred five years prior to trial. The judge found that he had suffered a variety of injuries in the accident including an injury to his shoulder, his neck, an aggravation of a low back injury and an aggravation of a previous narcotic addiction. The judge found that the injuries suffered in the accident warranted an award of non-pecuniary damages of $90,000.

The defense alleged that there was a failure to mitigate and the judge agreed with them, finding that the plaintiff had failed to pursue medical treatment in the nine months following the accident, had failed to take all the physiotherapy and other treatment that was recommended and had quit a job and not sought other employment. As a result of this failure to mitigate, the judge reduced the non-pecuniary damages award by 20 percent.

In another case, *Castro v. Krause* 2015 BCSC 2074, the plaintiff's award of non-pecuniary damages was reduced by 20% due to a failure to mitigate. In that case the plaintiff suffered from chronic pain and depression. She had been prescribed a number of medications to treat the depression. She stopped taking the medications because of what she described as the negative physical effects that they caused her. In discounting her damages by 20% to account for this failure to mitigate the trial judge said as follows:

> *The evidence was clear that had the plaintiff embarked on an adjusted and prescribed course of anti-depressant medication along with counseling, her prognosis for improvement was good. It would be unfair to the defendants to bear the full cost of a treatable but untreated medical condition.*

The outcome of every case is dependent on its facts and this is particularly so when considering an allegation of failure to mitigate. The underlying theme though is that a plaintiff has failed to follow advice regarding treatment, without a reasonable explanation for the failure to do so. The

principle underlying this is that a plaintiff is not entitled to recover damages for a harm that could have been avoided. If they have not taken reasonable steps then the consequence will be a reduction in the damages that otherwise would have been payable.

Factors affecting amount of notice following termination

When an employee is terminated without cause, they are entitled to reasonable notice of the termination, or pay in lieu of that notice. Likewise, if an employee is terminated for cause and a court finds that the employer has failed to satisfy the onus on them that the termination was for cause, they will award the dismissed employee damages for the failure to provide reasonable notice of the termination. The factors that the court takes into consideration in assessing the proper amount of notice include the age of the employee, the nature and length of the employment and any other factors that may affect re-employment.

A recent British Columbia Supreme Court decision, *TeBaerts v. Penta Builders Group Inc.* 2015 BCSC 2008 commented on a potential factor that can be taken into consideration in assessing the proper amount of notice. The dismissed employee was 32 years old at the time of termination. She had worked for the employer for 11 years. Prior to termination she was an account manager and also provided design and project consulting services for the employer's clients. Her annual compensation was just under $100,000 after taking into consideration her salary, bonuses, vehicle allowance and contribution towards benefits. In assessing reasonable notice at 12 months, the trial judge commented as follows:

> *It would be more difficult for her to find a comparable position given her lack of formal training and qualifications.*

In this particular case, the difficulties that the plaintiff was facing in finding replacement employment was a factor that the trial judge took into consideration in assessing the length of notice that she was entitled to. The plaintiff had obtained the skills necessary to do her job through work experience rather than formal education. The trial judge recognized that this may serve as an impediment in terms of the plaintiff finding replacement employment and compensated the plaintiff for this through the period of notice.

A Deals a Deal

Employers often have employment agreements that are signed by employees. The employment agreement may cover a variety of things. Typically, the employment agreement will also provide for the amount of notice that an employee is entitled to if they are terminated without cause. A recent BC Supreme Court decision, *Damani v. Stuart Olson Construction Ltd.*, 2015 BCSC 2322 provided the opportunity for the court to comment on the implications of having an employment agreement which specified the amount of notice a dismissed employee is entitled to.

In *Damani* the plaintiff was dismissed after working for the defendant for only 10 months. When the plaintiff took the job with the defendant she signed an employment agreement which amongst other things provided that if she were terminated without cause she would be entitled to notice equivalent to two weeks for every year of service or the statutory notice required under the *Employment Standards Act* whichever is more. On her termination she was paid two weeks salary in lieu of notice. The plaintiff sued for reasonable notice and also for unpaid overtime.

The trial judge stated that absent unconscionability, which was not alleged in that case, a plaintiff and an employer can make contracts providing for a particular period of notice, which then displaces the common law requirement to provide reasonable notice. By signing the contact the plaintiff agreed that what was provided for in the only compensation that she would be entitled to upon termination. She was stuck with that deal.

The trial judge declined to deal with the claim for overtime pay on the basis that the appropriate venue for that claim was the complaint process under the *Employment Standards Act*. The plaintiff had commenced that complaint process and the claim was appropriately determined by the Employment Standards Tribunal, not by the court.

When Defiance becomes Just Cause

The British Columbia Supreme Court had the opportunity to consider when defiance and disobedience by an employee may constitute just cause. The plaintiff in *Cotter v. Point Grey Golf and Country Club* 2016 BCSC 10 was a dismissed controller. He had been employed in this position with the golf club for 16 years. His dismissal resulted when he refused directions of his board including instructions to sign management representation letters to the auditors. The plaintiff also contacted individuals about circumstances that had led to his refusal to sign the letters, despite specific directions to consider the matter at an end, and in doing so shared the employer's confidential information with others. He persisted in this course of conduct despite four warnings to stop and ultimately the employer terminated his employment for cause. The plaintiff sued for wrongful dismissal.

In siding with the employer and finding that the circumstances constituted just cause the trial judge fond that the employer -employee relationship had irrevocably broken down. The plaintiff was willfully disobedient and refused to accept the directions that he was given by his supervisor. He disregarded repeated warnings and his actions were seriously incompatible with an employee's duties. The trial judge further found that he was insubordinate, in that he willfully defied "clear and unequivocal" directions from his direct supervisor.

This decision provides an example of circumstances where disobedience by an employee may result in a just cause dismissal. This was a long term employee who had his own personal reasons for defying the orders given to him. Despite this the trial judge found that his disobedience and refusal to follow a direct order constituted circumstances that justified the with cause termination.

Our Mission

At Rose Keith Law Corporation our mission is to exceed the expectations of our clients by:

- Responding promptly
- Managing all matters in an efficient, caring and proactive manner
- Communicating clearly and regularly
- Doing all things with an aim to achieving the end result desired by our clients

Our Core Values

We will seek for all clients the highest protection of the law possible and will do so with respect, integrity, compassion and transparency.

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NOTABLE QUOTES

"I always view problems as opportunities in work clothes." *Henry Kaiser*

"Always bear in mind that your own resolution to succeed is more important than anything else." *Abraham Lincoln*

"Happiness is not a goal – it is a by-product." *Eleanor Roosevelt.*

"Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience and the passion to reach for the stars to change the world." *Harriet Tubman*

"We make a living by what we get. We make a life by what we give." *Winston Churchill*

"A man wrapped up in himself makes a very small bundle." *Benjamin Franklin*

"To make no mistakes is not in the power of man; but from their errors and mistakes, the wise and the good learn wisdom for the future." *Plutarch*

"I learned that courage was not the absence of fear, but the triumph over it. The brave man is not he who does not feel afraid but he who conquer that fear." *Nelson Mandela*

"All blame is a waste of time. No matter how much fault you find with another, and regardless of how much you blame him, it will not change you. The only thing blame does is keep the focus off you when you are looking for external reasons to explain your unhappiness or frustration. You may succeed in making another feel guilty about something by blaming him, but you won't succeed in changing whatever it is about you that is making you unhappy." *Wayne Dyer.*

"Within our dreams and aspirations, we find our opportunities." *Sugar Ray Leonard.*

OUR AREAS OF PRACTICE

Depending on your experience with our office you may or may not be aware of the types of problems that we routinely assist clients with. We have experience assisting clients with the following types of problems:

- injuries resulting from motor vehicle accidents
- injuries resulting from slips and falls
- injuries resulting from sexual abuse
- loss of employment
- discrimination and harassment
- damages resulting from breach of contract

Referrals in any of the above areas are welcome. If you have friends or family that require legal assistance, please refer them to our office. If we are unable to help them we usually know someone who is able.

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