

# NEW NAME – SAME FACES

You may have already noticed that our Law Firm is now named **Hoskins, Turco, Lloyd & Lloyd**. We are pleased to announce that Colin Lloyd and Ian Lloyd have become named partners in the firm. Colin Lloyd oversees our Bankruptcy Department and Ian Lloyd co-supervises our Social Security Disability Department. Even though our name has changed, we continue to provide the same legal representation to people injured as the result of an accident, disabled as a result of injury or disease, or dealing with serious financial problems. As always, the initial consultation at our firm is free.

## PERSONAL INJURY DEPARTMENT WORKS HARD FOR ITS CLIENTS

Steve Hoskins, supervising partner of our personal injury department, has been Board Certified by the Florida Bar as a civil trial lawyer for 20 years. Recently, two new employees joined the firm. Michael Mates joined as an associate attorney with twenty years of experience, and Joe Williams, who has over thirty years of experience in personal injury matters, joined as senior paralegal and investigator. In 2008, the personal injury department secured several large settlements/verdicts, including a settlement of \$1.2 million for a young woman with a fractured foot as a result of an auto accident in St. Lucie County, \$2 million for a woman disfigured in an auto accident in Indian River County, and \$350,000 for a man with a back injury as a result of an auto accident in Okeechobee County.

## FIRM ACCEPTS VETERANS' DISABILITY CLAIMS

In 2008, the United States District Court of Appeals for Veterans' Claims admitted Louis Turco and Ian Lloyd to practice before the court. As a result, both Mr. Turco and Mr. Lloyd are accepting Veterans' Disability claims. Our firm is available to assist clients in disputed matters with the United States Department of Veterans' Affairs, including service connected disability benefits, total disability benefits, pension benefits, and individual unemployment.

## BANKRUPTCY CAN GIVE FRESH START

There are many situations which cause people to have serious financial problems. Bankruptcy is designed to give individuals and businesses with financial problems a fresh start by eliminating some debts and/or restructuring other debt. There is no specific reason that needs to be given when filing for bankruptcy. There are two main types of bankruptcies: Chapter 7 and Chapter 13. For advice tailored to your individual situation, please contact Colin Lloyd.

## FIRM AWARDS SCHOLARSHIPS

Over the years, Hoskins, Turco, Lloyd & Lloyd has provided several scholarships to deserving area high school seniors. The firm continues its support of the Young Floridian Scholarship program, the St. Lucie County Education Foundation Scholarship program, and the Okeechobee Education Foundation Scholarship program. We encourage the families of all of our clients to apply for these available scholarships. For more information about these scholarships please call Sandy or Josie in our firm.

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