

Blog for ABCLaw, P.C.

What Should I Do if I Incur Injury on the Job?

Workers' Compensation (also called workers' comp) is a government benefit that provides wage replacement for those injured or even killed on the job. The wage replacement has four different categories: disability income, death benefits, medical care and rehabilitation benefits.

You must follow certain requirements properly to receive workers' compensation. Failure to follow these requirements could result in denial of your application.

If you are injured on the job, the first thing you should do is notify your supervisor. You have 90 days to give your employer notice of the injury or 90 days from the time you knew (or should have known) of the injury. Your employer should have accident report forms. Fill one out, explaining all the circumstances of your injury. Keep a copy for your records.

You must make your claim for workers' comp within two years of your injury. Workplace injury lawyers in Grand Rapids advise you make this claim in writing – preferably in certified letter. Ask your employer to notify its workers' comp insurance company and get a claim number. And remember, you cannot be fired or discriminated against because you asked for workers' compensation benefits.

Sometimes your workplace or their insurance company won't play fair. You may be denied workers' compensation due to a supposed loophole or some other reason. Don't give up. You have earned these benefits and you deserve them. For the best results in your case, contact a Grand Rapids workers' comp attorney today. Give yourself the best possible chance for success.

How Do I Apply for Social Security Benefits?

You've spent your life working hard to build financial security and support your family. In the United States, the Social Security Administration (SSA) offers you a safe place to fall in the event you become disabled – Social Security Disability (SSD) and Supplemental Security Income (SSI). With each paycheck you've earned, you've contributed to this fund.

You must work your way through a deliberate process to claim your [Social Security benefits](#). First, you must be able to prove your medical disability. Your disability may be mental, physical, or both. This part of the process is crucial. Following are some of the pieces of evidence you must provide to confirm your medical condition:

- Names and contact information for doctors who have treated you
- Hospitals and clinics where you have received care
- Prescription medications you take or have taken
- Medical tests and results you have received
- Statements by friends, family members and others who can attest to your condition
- Types of jobs you have recently held
- Insurance and workers' compensation claims you have filed

A Social Security disability lawyer in Grand Rapids can help you collect this information if you have difficulties.

You may also need:

- A copy of your certified birth certificate
- Your W-2 forms or self-employment tax returns for last year
- Your military discharge papers, if you had military service
- Proof of U.S. citizenship or lawful alien status if you were not born in the United States

For the best results and less chance of denial of your application, contact a Grand Rapids SSD attorney for assistance with your application.

What is the Difference between Chapter 7 and Chapter 13 Bankruptcy?

Coming to the decision that you need to take control of your finances is difficult and confusing — even more confusing is understanding the distinctions between the different types of bankruptcy. Many options exist for reigning in your out-of-control money problems, and bankruptcy is only one of them. However, if you do choose bankruptcy, you should know what you are getting into.

One thing to remember is that bankruptcy no longer has the social stigma it once did. In today's unsure financial climate, many people are finding themselves with no other choice than to file for [bankruptcy](#) in order to regain control of their lives. In many cases, those filing for bankruptcy aren't people who can't control their spending — they are victims of today's real estate and unemployment climate.

If you are considering filing for bankruptcy in Grand Rapids, you should know the difference between Chapter 7 and Chapter 13.

Chapter 7 is the most straightforward and simple type of bankruptcy. It wipes out the majority of your debt, with exceptions like student loans, child support, alimony and tax debts. However, you must pass a means test to qualify for Chapter 7, based on your income and living standards in your area. A trustee will sell off your non-exempt possessions to pay off your creditors. About three months later, the court discharges all your debts and you can start rebuilding your credit.

Chapter 13, on the other hand, is a repayment plan that lasts three to five years. You pay back what you can afford, in one consolidated payment to a trustee. After the period is over, the court discharges your debts, and you are free to begin rebuilding your credit.

Talk to bankruptcy lawyers in Grand Rapids, MI to find out more.

OWI Penalties in Michigan

Operating while intoxicated (OWI) in Michigan brings about some serious consequences. If arrested for OWI, you can expect penalties like monetary fines, jail time, loss of license, loss of vehicle or the installation of an ignition interlock device. OWI is a crime, and authorities in Michigan take it very seriously.

Like most states, Michigan considers it [OWI](#) if you are driving with a blood alcohol content (BAC) over the legal limit, which is .08 percent. Following are the penalties you can expect if convicted of an OWI. If you are arrested for OWI, contact Grand Rapids criminal defense lawyers immediately.

First Offense OWI (misdemeanor)

- Fine of \$100–\$500
- Up to 93 days in jail
- Up to 360 hours of community service
- Suspension of drivers license for 30 days
- Potential installation of ignition interlock device

Second Offense OWI (misdemeanor)

- Fine of \$200–\$1,000
- From five days to one year in jail
- From 30 to 90 days of community service
- Suspension of drivers license for one year, minimum
- Loss of vehicle for 90 to 180 days

Third Offense OWI (felony)

- Fine of \$500–\$5,000
- From one to five years in jail, or probation
- From 60 to 180 days of community service
- Suspension of drivers license for five years, minimum
- Loss of vehicle for one to three years

As you can see, the penalties for OWI are harsh. You need serious legal representation if convicted for drunk driving. Your best bet is to contact criminal defense lawyers in Grand Rapids as soon as possible after your arrest.