

# CINCINNATI INJURY TIMES

BY ANTHONY CASTELLI, ACCIDENT AND INJURY LAWYER

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If I can help in any way call me at 513-621-2345 or email me at [tony@castellilaw.com](mailto:tony@castellilaw.com). I continue to help car, truck, and motorcycle accident injury victims as well as worker's comp and Social Security disability claimants get the compensation they deserve. I promise if I take your case I'll fight with all my heart for you.

Anthony D. Castelli  
8170 Corporate Park Dr.  
Suite 220  
Cincinnati, OH 45242  
(513) 621-2345  
Fax: (513) 621-2519  
[tony@castellilaw.com](mailto:tony@castellilaw.com)

## WELCOME TO MY FIRST EDITION

Dear Friend:

Welcome to the First Edition of Cincinnati Injury Times. I sent this to you because somewhere out there we met along the way as a client, or by email, or possibly Facebook. My hope is this "newsletter" will add something interesting and enjoyable to your day. If you have any suggestions for something you would like to see, just send me a note.

Tony



## 5 STEPS TO IMPROVE YOUR CREDIT

I read in the local paper today 30% of people have a credit score that will not qualify them to get a loan. And the number is increasing. Here are some steps to take to improve your credit score. 700 is good and 760 very good.

1. Pay off or at least pay down your credit cards. Easy to say, but when that's what you are living off of not so easy to do. Lenders like to see credit balances 30% below the credit limit. So pay down those cards that are closest to their limit. Plus

this will help with your overall finances as those interest rates are so, so high.

2. Related to #1 is use your credit cards lightly, even if you pay off your credit card balances each month, which is smart. But it's the balances quoted on your last statements that get reported. So if you must use your card, keep the balance 30% below the credit limit.
3. Make sure your credit card limit is correct. For American Express the limit is not reported so

the credit companies use your highest balance as the limit. One thing you can do is pay your balance off a week before it comes due.

4. Ask the lender to erase a late payment or rearrange your account.
5. Dispute any negatives. If it's old and small the lender may not respond. And dispute any glaring errors such as the account was not yours.

Hopefully these few steps improve your credit so you can get that loan you want.

www.castellilaw.com  
Come visit! I guarantee  
there is something there for  
you!

Law Office of  
Anthony Castelli  
(513) 621-2345

## A JURY SYSTEM TWITTERED GETS TWISTED

If you just go to twitter and search the word "juror" you will see some amazing things. Some jurors are twittering about trials they are currently on. This has caused a defense attorney in Pennsylvania to ask for a mistrial in a criminal case.

An actual twitter from a juror in a civil case was:

"The one attorney is putting me to sleep, the other is very charismatic. I'm voting for his client."

If you are on a jury, be careful. You could end up in contempt of court if you violate the court's instructions.

We've all heard about the Widmer trial and how the

jurors conducted their own experiment. This is strictly forbidden as the case must be decided based on the evidence you hear in the courtroom.

I'll have more to say about our jury system in future issues. What I believe to be one of the most important and fundamental rights we have!

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## A SAD MOMENT AND A SMILE

A friend of mine recently died in a car crash. What took my breath away was our birthdays were exactly the same. This was on his memorial card:

I give you this one thought to  
keep  
I am with you still—I do not sleep  
I am a thousand winds that blow

I am a diamond glint on snow,  
I am the sunlight on ripened  
grain,  
I am the gentle autumn rain.  
When you awaken  
In the morning's hush,  
I am the sweet uplifting rush  
Of quiet birds in circled flight.  
I am the soft stars that shine  
at night

Do not think of me as gone -  
I am with you still, in each  
new dawn



*Fear is not lost,*

*Faith is not found,*

*Courage is all there is.*

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## HOW TO MAKE A REFERRAL

You may have given a referral in the past by giving my name and phone number. But here's a tip on the best way to do it:

1. Give my name, address and

phone number.

2. Give them my website  
[www.castellilaw.com](http://www.castellilaw.com)

3. Give them your name and

address. That way I can send you a thank you note and update my database so my snail mail newsletter is sure to get to you!

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## MY BEST INTERNET FINDS

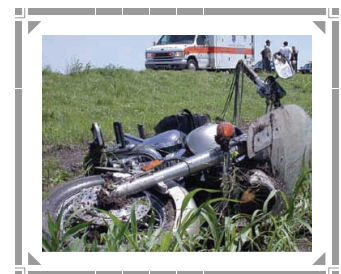
### Live at Daryl's House

If you like music at all you will love this web cast by Daryl Hall of Hall and Oates fame. Each month he features a different musician or two. Have you heard of Chromeo, a Jewish Arab duo? Seen Todd Rundgren lately? He's live at Daryl's house. [www.livefromdarylshouse.com/](http://www.livefromdarylshouse.com/)

### Stevie Wonder

7 minutes of joy and love. I'll be loving your always.

<http://www.youtube.com/watch?v=GYOfWJNWe3I>



**REMEMBER LOOK TWICE,  
SAVE A LIFE! WATCH FOR  
MOTORCYCLES!!**