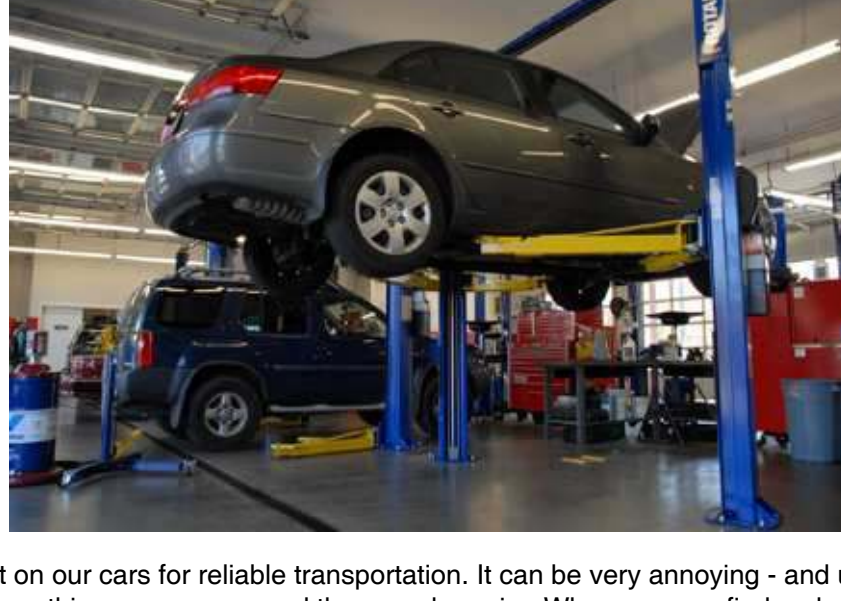


## In This Issue...

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- What's Happening in Saint Louis

### Fraudulent Auto Repairs: Don't Get Ripped Off



We count on our cars for reliable transportation. It can be very annoying - and unsettling - when something goes wrong and they need repairs. Where can we find an honest, reputable mechanic with reasonable charges?

#### Choosing an Auto Mechanic

Your choice of auto repair shop depends on the make and model of your car, whether your car is covered under any warranty and the complexity of the repair.

- **Dealerships** are generally more expensive than other shops, but mechanics here will be familiar with your car's manufacturer and able to get the needed parts.
- **Repair chains** usually focus on one type of repair such as mufflers or oil changes, and so may save money because they deal with high volume.
- **Repair shops** often charge less for labor, but parts may cost more. It can be a challenge to find a highly skilled mechanic who is also honest and affordable.

Here are our top tips for finding a reputable repair shop:

- Ask for recommendations from family and friends.
- Always check warranty terms before agreeing to the work.
- Steer clear of shops that require payment in advance.
- Verify that the mechanics are ASE (National Institute for Automotive Excellence) certified.
- Look for posted notices that explain your rights under Illinois or Missouri law.
- If there is a cost for examining your car, get it in advance and in writing.
- Be sure to review and approve a written cost estimate before work begins.

#### Auto Repair Scams To Avoid

- **Dirty air filter:** You may be presented with a dirty filter that did not come for your car. Make sure any damaged or dirty parts are really from your car. Check the filter replacement frequency in your owner's manual.
- **Oil change upgrade:** Be wary when the mechanic advises you to upgrade to premium oil and also lists more work that is needed. Decline extras unless you are confident that the mechanic is honest and won't do unnecessary repairs.
- **Unauthorized repairs:** Don't pay for any unauthorized services that appear on your bill when you pick up your car! A garage cannot do work that you did not approve in writing. If the shop threatens to hold your vehicle until you pay, report this fraud to police.

### What Are the Most Common Types of Personal Injury Damages?



If you have suffered an injury in a personal injury such as an accident or a slip and fall, you may be entitled to compensation.

Money paid to victims of a personal injury as compensation for injuries and other expenses is called damages. The responsible party - for example, an individual or a business or manufacturer - pays the damages as a negotiated settlement or as ordered by the court when the case is concluded.

#### Compensatory Damages

The most common compensatory damages, or those that compensate a victim for what has been lost, include:

- Medical costs - current and future.
- Lost wages.
- Lost future earnings.
- Property loss for items that must be replaced or repaired, such as a vehicle.
- Pain and suffering, or compensation for any physical and mental pain caused by the injury.
- Loss of consortium or how your relationship with your spouse is affected.
- Loss of enjoyment, for instance if you are unable to enjoy activities like exercise or hobbies.

#### Punitive Damages and Court Costs

The court may award punitive damages on top of compensatory damages if the judge or jury finds that the defendant's conduct was reckless or particularly negligent.

The victim may also be awarded court costs as reimbursement for expenses like filing and process server fees and deposition transcripts.

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If you or any family member has been injured in an auto accident or any other personal injury, it's important to get an attorney experienced in these types of cases involved immediately. Call (866) 519-0085 for your initial free consultation. The Law Offices of Kevin J. Roach, LLC, injury attorney in St. Louis, can help you determine whether you need a lawyer for any incident or any personal injury case.

### Recipe of the Month Healthy Chicken Salad



If you love chicken salad but don't like all the calories from mayo, here's a delicious alternative using Greek Yogurt and Sour Cream.

#### Ingredients

- 2 cups chicken breast, shredded or chopped
- ½ cup Nonfat Greek Yogurt
- ¼ cup Nonfat Sour Cream
- 1 tablespoon Mayonnaise
- ½ Gala Apple, chopped into small pieces
- 2 tablespoons Bell Pepper, diced fine
- 1 tablespoon Dill Pickle Relish
- 1 teaspoon garlic powder
- 1 teaspoon onion powder
- ½ teaspoon paprika
- ½ teaspoon salt
- ½ teaspoon black pepper

#### Instructions

1. In a large bowl, mix together all ingredients until well blended.
2. Adjust salt and pepper as needed.
3. Serve with bread, crackers or vegetables.

Recipe courtesy of [youbrewmytea.com](http://youbrewmytea.com)

### What's Happening in St. Louis

#### Nov 3 - 4

Fall Fire Festival  
The Green Center  
Saint Louis, MO  
<http://stlouis.eventful.com/events/fall-fire-festival-/E0-001-106618580-0@2017110300>

#### Nov 11

Veterans Day Parade:  
Celebrate Veteran & Military Owned Small Businesses  
T-Rex  
Saint Louis, MO  
<http://stlouis.eventful.com/events/veterans-day-parade-celebrate-veteran-military-/E0-001-104995699-1>

#### Nov 16

Lady Gaga  
The Scottrade Center  
Saint Louis, MO  
<http://stlouis.eventful.com/events/lady-gaga-/E0-001-100185076-5>

#### Nov 23

4th Annual Olivette Turkey Trot  
Stacy Park in Olivette  
Saint Louis, MO  
<http://stlouis.eventful.com/events/4th-annual-olivette-turkey-trot-/E0-001-105473182-8>

#### Nov 25

Mannheim Steamroller Christmas  
Fabulous Fox Theatre  
Saint Louis, MO  
<http://stlouis.eventful.com/events/mannheim-steamroller-christmas-/E0-001-103107254-0>

#### Nov 26

A Joyful Christmas  
UMSL - Touhill Center for the Performing Arts  
Saint Louis, MO  
<http://stlouis.eventful.com/events/joyful-christmas-/E0-001-105313224-2>

#### Dec 9

Pivo's The Great St. Louis Czech Beer Festival  
American Czech Educational Center  
Saint Louis, MO  
<http://stlouis.eventful.com/events/stl-pivos-great-st-louis-czech-beer-festival-201-/E0-001-106210743-3>

#### Dec 9 - 10

Christmas at the Cathedral  
Basilica Cathedral of St. Louis  
Saint Louis, MO  
<http://stlouis.eventful.com/events/cathedral-concerts-christmas-cathedral-/E0-001-104676791-6>

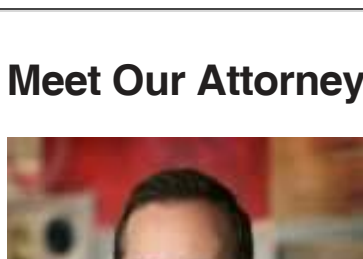
#### Dec 10

Hot Chocolate 5k  
Forest Park  
Saint Louis, MO  
<http://stlouis.eventful.com/events/hot-chocolate-17-15k5k-/E0-001-104971241-2>

#### Dec 26

Trans-Siberian Orchestra  
Scottrade Center  
Saint Louis, MO  
<http://stlouis.eventful.com/events/transsiberian-orchestra-/E0-001-105755505-2>

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