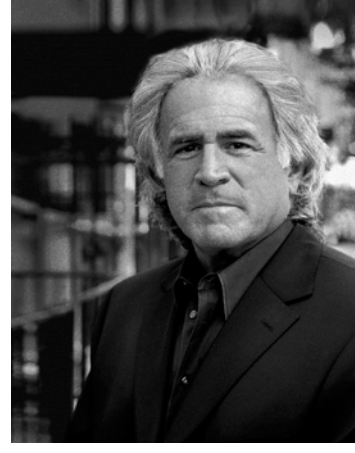


Inside the Law

with Bob Massi

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Robert Massi
Legal Analyst for Fox News Channel

Thank you giving me a few minutes of your time to read this issue of Inside the Law with Bob Massi. I am well aware, we as consumers are consistently being bombarded with information, sometimes it can be very difficult to determine accurate versus inaccurate. I am here to assure you that Inside the Law is your source to current and accurate legal information.

We always strive to provide you information in Layman terms, which will assist you in gaining a more clear understanding of the law and current events.

Since 1974, I have called Southern Nevada home and have been practicing law here since 1980. Over the past 25 years my career has traveled in many directions. I have been very fortunate to develop both local and national radio programs, I have also recently gained recognition as a National Fox News legal analyst. Most recently, I have written my first nationally published book, "People Get Screwed All the Time." You can purchase my book at almost any national bookstore, amazon.com or my Web site www.bobmassi.com.

My national exposure through my book and Fox News has been both a blessing and a curse. Many people do not realize that I run a very active legal practice, in Henderson, NV. I see clients on a variety of issues every single day. I have litigated cases in the areas of real estate, business law, corporate law, personal injury and other areas. Over the past few years I have developed a consulting division of my practice for business, real estate and other areas of the law. I find consulting very fulfilling as it allows me to give direction and assist my clients to focus on the issues at hand.

As we all know, we are currently involved in a statewide health crisis. I have had the honor of meeting many of the people who have been so unfairly touched by the endoscopy centers in Southern Nevada. In this issue of Inside the Law, you will find some information on the health crisis and what you can do if you or someone you know has been affected. Please feel free to call my office if you have been touched by this epidemic and are seeking legal advice.

I am truly excited about Inside the Law; I hope to give you valuable information that will further help you understand the law. Thanks again for taking the time to read this periodic newsletter. If I can assist you with any of your legal matters please contact my office at 702.870.1100.

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Common Questions

Regarding the Endoscopy Clinic Outbreaks

Q: Why are people being asked to get tested?

A: The health district was advised of 6 Hepatitis cases, of which 5 have had medical procedures involving anesthesia injections. The CDC and Health District, after investigation, reported that unsafe injection practices of an anesthetic may have exposed patients to the blood of other patients.

Q: How were patients exposed?

A: A syringe (not a needle) used on a patient was used again on the same person to draw additional medication. The re-drawing of medicine using the same syringe could infect the vial from where the medicine was taken from the patient. The vial, not identified for use on multiple people, was reused for another patient. If the vial was infected with the blood of the first person, it is possible that the vial could have been exposed to blood borne pathogens.

Q: How many people may be affected?

A: It is unknown how many people will contract Hepatitis, HIV or other blood diseases but it is estimated that some 40,000 patients are at risk.



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Quick Facts

Educate Yourself on the Current Health Crisis in Southern Nevada

- Nevada ranks among the worst in the nation for numbers of doctors and nurses per capita, the number of uninsured patients and the number of unvaccinated children
- According to the head of the Centers for Disease Control and Prevention - an outbreak of Hepatitis C at a Southern Nevada clinic may represent "the tip of the iceberg" of safety problems at clinics around the country
- 40,000 people have been notified by the Clark County Health District that they may be effected by one of these clinics
- 7 clinics have been closed to date
- It is currently estimated that approximately 1,600 individuals or 4% of total treated population will test positive for Hepatitis
- 6 cases have been identified to date, a "normal" rate would be only two cases annually
- 5 of the 6 people infected received treatment at the clinic on the same day



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Foreclosures

What to Do if You are Facing Foreclosure

The current real estate market in Nevada has been in a downward spiral for more than a year. More than 4% of all households – 3 times the national average – are entering some stage of foreclosures; this figure is up 169% from 2006. In 2007 alone, there were approximately 66,000 foreclosures on 34,000 households -- an increase of more than 200% in total filings from 2006. In Las Vegas, 60% of housing sales are on foreclosed properties.

Why are Nevada homeowners defaulting on loans? There is a never-ending list of why local and national homeowners are defaulting on their loans. Some economists say the nation is entering into an economic depression.

Some of these reasons include:

- Since 2000, Nevada's median household income has decreased by 1.6% and the creation of new jobs is down 30%.
- Rising energy costs are also stretching household budgets.
- In January 2001, the average price per gallon of gasoline was \$1.57.
- In January 2008, the average cost of a gallon of gasoline is \$3.09 – an increase of 65%.
- Average heating costs have also risen by 5.6% in the last year.
- Health care premiums are high. During 2005-2006, 18.3% of the state's population had no healthcare.
- Four year public college tuition has risen 12.1% since 1999.
- Childcare cost for two-child family averages \$637 per month.

For more information on what you can do if you or someone you know is facing foreclosure, please contact Bob Massi's office at 702.870.1100 to schedule a legal consultation to discuss your options.



These are 8 potential solutions if you are facing foreclosure:

1. Secure some form of a budget
2. Seek credit counseling services
3. Check your refinance options
4. Simply give yourself and your finances a reality check
5. Look into loan modification
6. Short sale on your home
7. Deed in lieu of foreclosure
8. Allow the foreclosure to proceed

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