



HARMAN LAW

THE HARMAN HEADLINE

Personal Injury, Workers' Compensation, and Employment Lawyers



Service, Family, and Growth: Reflections on the Year's End

As we head into the final months of the year, I've been reflecting on the ways I've tried to be more intentional about giving back and staying connected to the community. This year, I stepped into new roles with organizations that mean a lot to me. I'm serving as President of the Mecklenburg Bar Foundation, co-chairing a committee with our local Entrepreneurs' Organization, and taking part in two committees with our state NCAJ organization. Each of these opportunities has allowed me to meet new people, contribute to important initiatives, and hopefully make a positive impact.

At the same time, the holiday season always brings me back to family traditions. In our house, one of the newer ones has been taking the kids ice skating on Thanksgiving Day. We've also made it a point each year to head to the Charlotte Knights' stadium for their holiday lights display. These are simple traditions, but they're the ones our family looks forward to most and the ones that remind me to slow down and enjoy the moment.

Looking ahead to the new year, I'm excited to keep building on this theme of service, both personally and through our work at Harman Law. With the addition of our Rocky Mount office, we're expanding our reach across the state. We've been very intentional about putting the right people in the right seats and strengthening our operations so that we can continue delivering the level of service our clients deserve. I'm looking forward to seeing the results of that work in the year to come. And yes, I'll also be back on the sidelines, coaching my daughter Emerson's basketball team, which has turned out to be a fun way to share something special with her.

As always, thank you for being part of our extended community. It's a privilege to serve you, not just through the work we do, but also by sharing a little bit of who we are.

— Michael Harman

Expanding Our Services: Now Offering SSDI Support in Rocky Mount



Harman Law is proud to announce that we are now offering Social Security Disability Insurance (SSDI) services at our Rocky Mount office. This expansion allows us to serve more people who are navigating the often-complicated process of securing disability benefits.

WHY SSDI SUPPORT MATTERS

Applying for SSDI can be overwhelming. The rules around work credits, eligibility, and medical documentation can confuse even the most organized applicants. Unfortunately, many people with legitimate disabilities receive denials simply because their applications lacked the right information or missed a deadline.

HOW HARMAN LAW HELPS

Our SSDI team guides clients through every step of the process—gathering medical records, obtaining detailed doctor statements,

and building a clear, evidence-based case. And if your initial claim has already been denied, we can handle the appeals process, representing you before an Administrative Law Judge if needed.

COMMITMENT TO ROCKY MOUNT

Bringing SSDI services to Rocky Mount is part of our ongoing commitment to provide comprehensive legal support to the communities we serve. Whether you are just starting the process or seeking help after a denial, we are here to make sure you don't face it alone.

BUILDING A PATH TO PEACE OF MIND

SSDI isn't just about replacing lost income—it's about helping families find stability during some of life's hardest seasons. By handling the legal and procedural hurdles, we give clients space to focus on their health, rehabilitation, and future planning. Our goal is not just to win benefits but to restore a sense of security and dignity.

TAKE THE FIRST STEP

If you or a loved one are unable to work due to a medical condition, contact our Rocky Mount office to schedule a consultation. Let Harman Law help you secure the benefits you deserve—and get peace of mind about your future.

STAYING SAFE AND GIVING BACK THIS HOLIDAY SEASON



The holidays are a time of celebration, but they also bring unique risks. Increased traffic, winter weather, and busy schedules can create dangerous conditions on the road. Whether you're traveling across town or across the state, remember to slow down, check your blind spots, and avoid distractions while driving. At home, be mindful of fire hazards from lights, candles, and cooking—simple precautions go a long way in keeping families safe.

The Spirit of Giving

Beyond the festivities, the season is a reminder of how powerful small acts of generosity can be. Food banks, toy drives, and local nonprofits often see greater needs during this time of year. Even a single donation or a few volunteer hours can help brighten the holidays for someone who might otherwise go without. It's a chance to show compassion and gratitude by lifting up neighbors in need.

Building Stronger Communities

When we come together during the holidays, we create more than just traditions—we build stronger communities. Supporting local businesses, volunteering as a family, or contributing to school drives are ways we can extend kindness beyond our own homes. These efforts ripple outward, reminding us that community care is the foundation of lasting change.

Moving Forward with Purpose

As we look toward the new year, let's carry the lessons of the holiday season with us: stay safe, care for one another, and give back whenever we can. By combining safety with service, we ensure the holidays remain not only joyful but meaningful.

What Happens If You're Hit by an Uninsured Driver in North Carolina?

Car accidents are stressful, but learning the at-fault driver has no insurance can make things worse. At Harman Law, we understand how overwhelming this is and we're here to guide you. Whether you're in Charlotte, Huntersville, or Hickory, our team has extensive experience with uninsured and underinsured motorist claims across North Carolina.

WHAT IS UM/UIM COVERAGE AND WHY IT MATTERS IN NORTH CAROLINA

North Carolina law requires all auto insurance policies to include Uninsured Motorist (UM) coverage, which protects you if you're struck by someone without insurance. Underinsured Motorist (UIM) coverage applies when the at-fault driver's insurance isn't enough to cover your damages. The state's minimum coverage is \$30,000 per person, \$60,000 per accident, and \$25,000 for property damage. Your UM/UIM limits usually match your liability coverage unless you've chosen more.

IMMEDIATE STEPS TO TAKE AFTER BEING HIT BY AN UNINSURED DRIVER

If you're hit by an uninsured driver, the first priority is safety—move to a secure location and check for injuries. Call 911 right away, as a police report is critical for your claim. Even if the other driver lacks insurance, gather their contact and vehicle information. Be sure to document the scene by taking photos of the vehicles, damage, and

any injuries. Seek medical attention promptly, not only for your health but also to create important medical records. Finally, notify your insurance company as soon as possible to start the claims process.

FILING A UM/UIM CLAIM THROUGH YOUR INSURANCE

File quickly, provide documentation (police report, medical bills, repair estimates), and work with your adjuster. Be prepared to challenge low offers or denials, as even your insurer may minimize payouts.

COMMON CHALLENGES WITH UM/UIM CLAIMS

Obstacles include claim denials, low settlements, contributory negligence (where even 1% fault bars recovery), and arbitration requirements.

WHEN TO GET A LAWYER INVOLVED

If your insurer delays, denies, or undervalues your claim, Harman Law can step in. Our attorneys know North Carolina's insurance laws and fight to secure fair compensation so you can focus on recovery.

TIME-SENSITIVE CONSIDERATIONS: DON'T MISS YOUR WINDOW

You have three years from the accident date to file a personal injury or UM/UIM claim. Missing deadlines or failing to follow required procedures could forfeit your case.

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Solution on Page 4



WAGE THEFT IN NC: ARE YOU BEING PAID WHAT YOU'RE OWED?

Wage theft affects workers across North Carolina, often through unpaid overtime, off-the-clock work, or misclassification. Harman Law helps employees understand their rights and fight back against these unlawful practices.

OVERVIEW OF NC AND FEDERAL WAGE AND HOUR LAWS

The North Carolina Wage and Hour Act (NCWHA) and the federal Fair Labor Standards Act (FLSA) guarantee fair pay. Employers must pay at least \$7.25 per hour, 1.5 times the regular rate for overtime, and wages on the scheduled payday with written notice of changes. Knowing these laws is the first step in spotting violations.

COMMON TYPES OF WAGE THEFT

Violations include unpaid overtime, denial of breaks, forced off-the-clock work, unauthorized paycheck deductions, and paying below minimum wage. These practices are illegal and exploit workers.

MISCLASSIFICATION OF WORKERS

Employers may label employees as exempt or independent contractors to avoid paying overtime and benefits. Misclassification often hinges on job duties, employer control, and worker dependence.

BUILDING YOUR CASE: RECORDS TO KEEP

Key evidence includes pay stubs, time logs, contracts, and coworker statements. Accurate records strengthen legal claims.

RECOVERING BACK PAY AND PENALTIES

Victims may recover unpaid wages, double damages, attorney's fees, and additional penalties.

PROTECT YOUR RIGHTS WITH HARMAN LAW

Harman Law is dedicated to holding employers accountable and helping workers reclaim wages. Contact us for support.

Frequently Asked Questions

Can I still pursue a personal injury claim if the accident happened earlier this year?

Yes, but time is limited. In North Carolina, the statute of limitations for most personal injury claims is three years from the date of the accident. However, it's always best to speak with an attorney as soon as possible to preserve evidence and avoid delays that could weaken your case.

What should I do if I'm experiencing retaliation after reporting workplace harassment?

Retaliation is illegal under both state and federal employment laws. If you've been demoted, disciplined, or treated unfairly after making a report, document everything and speak to an employment attorney right away. You may have grounds for a retaliation or wrongful termination claim.

How is pain and suffering calculated in a personal injury case?

Pain and suffering damages are considered non-economic, meaning they don't have a fixed dollar amount like medical bills. Courts and insurers often use methods like the multiplier method or per diem method based on the severity and duration of your injury, emotional distress, and impact on your daily life.

What if I was partially at fault for the accident?

North Carolina follows a contributory negligence rule, which means that if you are found even 1% at fault, you may be barred from recovering compensation. This makes it especially important to speak with a skilled attorney who can work to demonstrate the full liability of the other party involved.



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Sudoku Solutions

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8	9	2	3	4	5	1	6	7
4	5	1	7	6	8	9	2	3
6	3	4	2	7	1	5	8	9
9	1	5	6	8	4	3	7	2
2	8	7	5	3	9	6	4	1
5	4	8	1	2	3	7	9	6
1	2	6	4	9	7	8	3	5
3	7	9	8	5	6	2	1	4

Pumpkin Spice Loaf with Cream Cheese Glaze

Nothing says fall like the aroma of pumpkin spice wafting through the kitchen. This moist and flavorful loaf brings the warmth of cinnamon, nutmeg, and cloves, topped with a silky cream cheese glaze for the perfect seasonal treat.

Ingredients:

For the loaf:

- 1 ¾ cups all-purpose flour
- 1 teaspoon baking soda
- ½ teaspoon baking powder
- ½ teaspoon salt
- 2 teaspoons ground cinnamon
- ½ teaspoon ground nutmeg
- ½ teaspoon ground cloves
- ½ teaspoon ground ginger
- 1 cup canned pumpkin purée (not pumpkin pie mix)
- ½ cup vegetable oil
- 1 cup granulated sugar
- 2 large eggs
- 1 teaspoon vanilla extract

For the glaze:

- 4 oz cream cheese, softened
- 1 cup powdered sugar
- 1 teaspoon vanilla extract
- 2-3 tablespoons milk (as needed for consistency)

Instructions:

Preheat the oven to 350°F (175°C). Grease a 9x5-inch loaf pan and line with parchment paper for easy removal.

Mix dry ingredients. In a medium bowl, whisk together flour, baking soda, baking powder, salt, and spices.

Combine wet ingredients. In a large bowl, whisk pumpkin purée, oil, sugar, eggs, and vanilla until smooth.

Fold together. Gradually add the dry mixture to the wet, stirring gently until just combined. Do not overmix.

Bake. Pour the batter into the prepared loaf pan and bake for 50-60 minutes, or until a toothpick inserted in the center comes out clean. Let cool completely.

Prepare the glaze. Beat cream cheese until smooth. Add powdered sugar and vanilla, then whisk in milk gradually until you reach a pourable consistency.

Finish. Drizzle the glaze generously over the cooled loaf. Slice and serve!



Why Our Clients Trust Us



COMPASSIONATE EXPERTISE AND STRONG ADVOCACY IN EMPLOYMENT LAW

During one of the most challenging periods of my professional life, Harman Law provided outstanding legal support. Michael Harman's expertise in employment law, clear communication, and strong advocacy were instrumental in achieving a favorable outcome.

Yerny O.