



We Never Forget that Behind Every Case, are Real People

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Messa & Associates Published in CNN's Money Magazine

Philadelphia's very own **Joseph L. Messa Jr.**, founder of law firm Messa & Associates, was recently quoted in the September issue of *Money Magazine*.

The article titled, "Protecting Your Big Kid and You," by Dan Kadlec, discussed ways on how to protect parents from the "after-prom parties" or "random under-age gatherings" at their houses while away on vacation.

If young adults or teenagers were to cause damage or get hurt, parents could be charged with providing alcohol to a minor, a misdemeanor punishable by up to \$3,000 fine and possibly a year in prison. Parents could also be

sued by the families of the teen's friends and forced to pay for property damage, medical bills, and even emotional distress.

Adding umbrella insurance to your homeowners and auto policies, which is coverage that shields you from outsized medical, and property-damage bills and legal judgments that result from accidents on your property or in your car-, provides some protection.

In addition, parents should take a few simple precautions that can help to prove, if necessary, that they made a real effort to keep alcohol out of

the hands of minors in their home. Parents should lock the liquor cabinet or remove it entirely from the home or leave a responsible adult in charge while they are away.

Joe Messa includes: "Taking these steps can help get you off the legal hook and out of a fine if minors in your home manage to drink anyway, get into trouble, and the police are called. That in turn will help ensure your umbrella policy picks up the tab if you're sued as a result of an injury or property damage related to the drinking incident."

Jury Verdict, Reynolds vs. the University of Pennsylvania

A jury awarded over \$435,000.00 against the University of Pennsylvania to Mr. Frank Reynolds, in a case involving breach of contract and violations of the Pennsylvania Unfair Trade Practices and Consumer Protection Law. Richard J. Heleniak was trial counsel for Mr. Reynolds.

Reynolds was pursuing a masters' degree through a program designated as an Executive Masters in Technology Management (EMTM) at the University of Pennsylvania's engineering school. EMTM was advertised as a jointly sponsored program by the Wharton School and Penn Engineering, with the promise

that the prospective students would be considered students of Wharton and upon completion, full alumni students.

Reynolds, a business executive who already held multiple graduate degrees, was attracted to the possibility of earning a masters degree from Wharton, which he knew to be considered the top business school in the country. Entering the EMTM program in 2002, Reynolds paid tuition that was significantly higher than other similar programs, priced to reflect the benefit of Wharton's prestigious reputation.

After participating in the EMTM program, and taking more than

half of his classes at the Wharton School by Wharton professors, Reynolds was refused benefits afforded Wharton students.

The University of Pennsylvania revoked their previous representations, and told the students that they could not be considered Wharton students while in school nor Wharton alumni once the EMTM program was completed.

The jury determined that the University of Pennsylvania breached its contract with Reynolds, and awarded damages for the financial losses suffered by Reynolds as a result.

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Messa & Associates, P.C., wants to remind you
that October is
**National Breast Cancer
Awareness Month**



If you are 40 and older, join the millions of women
and get a mammogram

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RECENT RECALLS

Frigidaire is recalling to repair top load washers (serial #'s XC90306228 to XC91606302), 3.1 cubic foot front load washers (serial #'s XC90501765 to XC91607678) and laundry centers (serial #'s XE85104013 to XE91603486)

The drain pump may have been manufactured improperly and in certain circumstances could create a fire hazard.

If your product is affected, stop using it IMMEDIATELY and call Frigidaire at 1-800-734-4519 or check out their website at www.laundrypumprecall.com to confirm whether your model is affected.



Toyota is recalling **3.8 million vehicles** in the United States due to a removable floor mat that could cause accelerators to get stuck and lead to a crash.

This is the largest-ever recall Toyota has had in the U.S.

The recall will affect 2007-2010 model year Toyota Camry, 2005-2010 Toyota Avalon, 2004-2009 Toyota Prius, 2005-2010 Tacoma, 2007-2010 Toyota Tundra, 2007-2010 Lexus ES350 and 2006-2010 Lexus IS250 and IS350.

For more information, consumers can contact Toyota at (800) 331-4331 or Lexus at (800) 255-3987.