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of exposure to N-nitrosodimethylamine (NDMA). A study conducted by the National Center for Biotechnology Information found that this potent carcinogen can potentially cause stomach, bladder, liver, intestinal, kidney, ovarian, pancreatic, esophageal, testicular, prostate, thyroid, uterine, and colorectal cancers. As a result, there have been massive recalls of Zantac, along with countless lawsuits filed across the country.

REQUIREMENTS TO FILE A ZANTAC LAWSUIT

There are a few requirements to file a Zantac lawsuit. First, you must prove that you used Zantac or another type of ranitidine drug. This can be done either with prescription medical records or store receipts if it was purchased over the counter. You must also prove that you were injured because of taking the drug. If you have been diagnosed with one of the above cancers after taking ranitidine, contact our office immediately. Our medical malpractice lawyers will exhaust all our available resources to correlate a cancer diagnosis with use of Zantac. We will make sure that you and your family are fully compensated for this tragedy.

CONTACT PERENICH THE LAW FIRM TODAY

If you have been diagnosed with cancer after using Zantac or other ranitidine drugs, we want to express our deepest sympathies. Our attorneys will stop at nothing to seek justice on your behalf and hold the negligent party responsible for their actions. **Contact our office today to schedule a free consultation.**

At PERENICH the law firm, we believe in keeping our community safe. That means taking on large pharmaceutical corporations such as Zantac that have endangered the lives of many with an unsafe product. If you take Zantac or have taken Zantac in the past, contact our office immediately to schedule a free consultation.

WHAT IS ZANTAC?

Zantac is a common, over-the-counter heartburn medication. It is the brand name for ranitidine. Ranitidine decreases stomach acid by blocking H-2 histamine receptors in the stomach. Common uses for Zantac include treating acid reflux and peptic ulcers.

RANITIDINE PRODUCTS EXPOSE PATIENTS TO HIGH LEVELS OF NDMA

According to an article in The National Law Review, taking Zantac and other ranitidine products can cause high levels



ZANTAC RECALL

CLIENT CONNECTION



WELCOME TO OUR QUARTERLY NEWSLETTER

HIGHLIGHTS

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A frozen strawberry treat you can't put down!

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Have you or a loved one been diagnosed with cancer after using Zantac?

COVID-19 UPDATE FROM PERENICH THE LAW FIRM

To our Clients, Friends, Family, and Colleagues:

During this time of uncertainty, we want to remind all of you that we are still open, fully functioning, and able to take on new clients.

(Cont. page 2)

COVID-19 UPDATE

Continued

While we are following all guidelines and orders for social distancing, we as a firm have the capability to handle all new inquiries, client meetings, and conversations without having to do it face to face.

With the latest technology, we are happy to “meet” with you or your referrals via conference call, video conference, or simply converse through email.

At PERENICH the law firm, we are still here for our clients and your referrals in the event you may need us. We are also soldiering forward in the prosecution of our current cases for our existing clients.

If you or a loved one needs us in this time of global emergency, we are here to support each one of you.

Sincerely,
Greg, Tim, and Terence Perenich

BANKRUPTCY AND COVID-19

You have heard these phrases over and over: “these unprecedented times,” “the unusual times we’re living in,” “the global pandemic.” A few short months ago, you probably did not

even know what a coronavirus was. Today, the world is different. Many of us work from home. Others are not working at all. Some businesses are out of business. What remains to be seen is how the shutdown of the world economy will affect our lives in the longer term.

For those who were living paycheck-to-paycheck with significant credit card debt or medical bills before the shutdown, the government stimulus was no substitute for a regular wage.

According to a report from the Federal Reserve, credit card debt for Americans reached an all-time high by the end of 2019. Perhaps worse, overdue payments were on the rise especially among younger Americans, those between 19 and 29. Nearly 10% of Americans in that age bracket were more than 90 days past due. Also, the report estimated that 20% or more of student loans were 90 days or more late.

Add pandemic and a national economic shutdown. Faced with uncertainty, many businesses had no choice but to cut personnel. After two months of carry-out services only, restaurants have finally started to open, most serving only a portion of their menus, limiting seating to 25% capacity and employing a smaller staff. Of those restaurant servers who survived the cut, many remain wary about customers unknowingly carrying the virus. Workers in other industries are also struggling. Consider, for example, the Uber driver who may not have a viable way of earning a living without risking infection. Or the emergency medical technician. Or the dental hygienist. After all, not everyone has the luxury of working from home. Even of those that do, not all will still have a job by the time the lockdown fully lifts.

For many, bankruptcy may be the best option. Bankruptcy was designed to give a fresh start to an honest person down on his or her luck. No doubt, a global pandemic counts as a stroke of bad luck.

When will we see an increase in bankruptcy filings by those affected by the global pandemic? During a crisis, consumers do not rush to file bankruptcy. More pressing matters command their attention, like putting food on the table and keeping the lights on. Despite that bankruptcy filings presently remain low, jobless claims have peaked to \$38.6 million

since the lockdown began in mid-March of this year. So, while many workers may have secured unemployment benefits, most of those, having less income, still will not be able to make ends meet. Eventually, creditors will start pressing claims. Lawsuits, garnishments and foreclosures will drive many consumers into Chapter 7 or Chapter 13.

“There is no question that given the effect of this pandemic, there will be an increase of bankruptcies. It’s really a question of when that rise will occur.”— John Rao, National Consumer Law Center staff attorney.

For those struggling to pay the mortgage, if the mortgage is federally guaranteed, the good news is that the CARES Act:

- Imposes a 360-day forbearance for a borrower who affirms he or she is experiencing financial hardship due directly or indirectly to the COVID-19 emergency;
- Provides that the mortgage servicers are required to grant forbearance upon a borrower’s affirmation of hardship caused by COVID-19 without additional documentation, fees, penalties or interest for up to 180 days. Upon a borrower’s request, this initial period may be extended for another 180 days;
- Disallows fees, penalties and interest during the moratorium.

For those struggling to pay the rent, for certain properties including those with federally backed mortgages:

- The landlord cannot file an eviction between March 27 and July 25, 2020;
- During the moratorium period, landlords may not charge fees or penalties for nonpayment of rent; and
- After the moratorium period, the landlord is required to provide 30 day notice before initiating eviction proceedings.

While the law can certainly help, it cannot replace lost income. Without meaningful income, consumers will have few choices other than bankruptcy to avoid foreclosure and eviction. Before you cash out that 401(k) or IRA to pay off your debt, talk to experienced legal counsel who can advise you of your rights. Remember, that money was intended for your retirement. Those assets, like your home, would be protected in bankruptcy.

We, at PERENICH The Law Firm, have been representing clients in bankruptcy for over 28 years in Chapters 7, 11 and 13. Moreover, we have been handling bankruptcy litigation cases, including contested matters and adversary proceedings.

If you or a loved one is struggling with overwhelming debt, give us a call to schedule a free consultation.

FROSTY STRAWBERRY SQUARES

A FROZEN SUMMER TREAT YOU CAN’T PUT DOWN!



INGREDIENTS

1 cup all-purpose flour
1/2 cup packed brown sugar
1/2 cup chopped walnuts
1/2 cup butter, melted
2 egg whites

1 cup white sugar
2 cups sliced strawberries
2 tablespoons lemon juice
1 cup heavy cream
2 cups sliced strawberries
2 tablespoons lemon juice
1 cup heavy cream

DIRECTIONS

Preheat the oven to 350 degrees F (175 degrees C). Grease a 9x13 inch baking dish. Line a rimmed baking dish with aluminium foil. In a bowl, stir together the flour, brown sugar, walnuts and melted butter.

Toast in the oven until walnuts are fragrant, about 15 minutes; stir occasionally. Sprinkle 2/3 of the walnut mixture evenly over the bottom of the 9x13 inch dish. In a large bowl, whip the egg whites with the lemon juice until they can hold a soft peak. Gradually add white sugar while continuing to whip to firm peaks. Fold in the strawberries. In a separate bowl, whip the cream with an electric mixer until stiff but not grainy. Fold into the strawberry mixture. Spoon over the crust in the dish and spread evenly. Top with the remaining walnut mixture. Freeze for 6 hours, or overnight.