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Summer 2026

MGP Murray Guari Perry

Trial Attorneys PL

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Personal Injury | Wrongful Death | Auto Accidents | Premises Liability | Product Liability

OVER $230,000,000 RECOVERED FOR OUR CLIENTS!

Buying a Vehicle?

Five essential keys to protect your finances before you set foot on the dealership floor

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We represent the injured throughout Florida

Keys to Car Buying

Five Rules for Buying a Vehicle

Purchasing or leasing a new vehicle is one of the largest financial commitments most people make. Unfortunately, navigating a dealership can feel like entering a maze designed to protect their profits, not your wallet. To ensure you maintain control of the transaction and walk away with the best possible deal, follow these five essential rules of engagement.

1. Get Competitive Prices in Writing First

Never walk into a dealership without a locked-in price. Instead, email the internet sales departments of at least three competing dealerships. Let them know you are comparing offers and require their best out-of-the-door price in writing via email before you set foot on the lot. If a dealer refuses or insists you “come in to talk,” simply move on to a competitor who respects your time.

2. Time Your Purchase Strategically

Dealerships and individual salespeople operate on strict monthly and annual sales quotas. To hit these targets and trigger manufacturer bonuses, they are far more motivated to negotiate at the very end of the month or the end of December. Buying on December 30th gives you tremendous leverage; buying in the middle of the month does not.

3. Inquire About Current Lot Inventory

Special-ordering a vehicle or insisting on a highly specific color scheme strips away your negotiating power. Ask the dealer about vehicles that have been sitting on their lot the longest. Every day a car sits unsold, it costs the dealership money in financing fees. They are often eager to offer steep discounts just to move that existing inventory.

4. Never Negotiate Based on Monthly Payments

This is the most common trap in automotive sales. If you tell a dealer what monthly payment you want, they can manipulate the numbers by stretching the loan term to 72 or 84 months, jacking up the interest rate, or burying hidden fees in the contract. **Keep the focus entirely on the total out-of-the-door purchase price of the vehicle.**

5. Separate Every Element of the Transaction

A vehicle purchase often involves three distinct transactions: the new car price, your trade-in value, and your financing terms. Treat these as completely separate negotiations. If you bundle them together, a dealer might offer an excellent price for your trade-in while quietly inflating the purchase price or interest rate on the new vehicle.

By setting these boundaries and treating the purchase as a strict business transaction, you can confidently secure a fair deal and protect your hard-earned financial interests. ■

Pulled Over in Florida

Rules of the Road

The sight of blue lights in your rearview mirror can be stressful, but knowing your rights and the proper procedures under Florida law can help ensure a safe and calm interaction. If you find yourself being pulled over on the Sunshine State's roads, follow these essential steps.

1. Find a Safe Spot

Signal and pull over to the right side of the road as soon as it is safe to do so. If you are on a dark road or feel unsafe, turn on your hazard lights and continue slowly to a well-lit area. Florida law requires you to stop, but officers generally understand the need for safety.

2. Stay Calm and Visible

Turn off the engine and roll down your window. If it is dark, turn on your interior light. Keep your hands on the steering wheel where the officer can see them. Avoid reaching for your glove box or center console until the officer asks for your documentation.

3. Florida Documentation Requirements

In Florida, you are legally required to provide three things upon request:

- A valid Driver's License.
- Proof of Vehicle Registration.
- Proof of Florida Insurance (digital versions on your phone are legally acceptable).

4. Know Your Rights

You have the right to remain silent. Beyond providing your identifying documents, you do not have to answer questions about where you are going or what you have been doing. Politely stating, "I choose to remain silent," is your legal prerogative. Furthermore, you do not have to consent to a search of your vehicle unless the officer has a warrant or probable cause.

5. Move Over Law

Remember that Florida's "Move Over Law" was recently expanded. If you see a disabled vehicle or emergency vehicle on the shoulder, you must move over a lane or slow down to 20 mph below the posted limit. Being aware of this can prevent a stop from happening in the first place.

The Bottom Line: Be polite and compliant with the officer's commands, but remember that you can protect your legal interests by remaining calm and knowing the law. ■

Be Prepared

Get Your Free Murray Guari Perry Vehicle Document Wallet for Your Glove Box

Staying organized is the best way to handle the stress of a traffic stop or an unexpected accident. To help our community stay prepared, Murray Guari Perry Trial Attorneys offers a complimentary Auto Accident Guide and Vehicle Document Wallet. This practical, all-in-one packet fits easily into your glove compartment, ensuring your vital documents—like registration and proof of insurance—are always organized and accessible when law enforcement requests them.

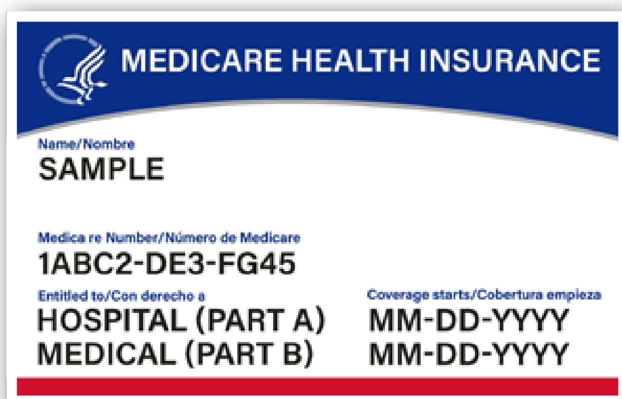
Each holder includes our bilingual Auto Accident Checklist (English or Spanish) with step-by-step instructions on what to do following a collision. Don't wait for an emergency to realize you're missing paperwork. Visit our Contact Page or call us directly at 561-366-9099 to request your free checklist and holder today! ■

Understanding Medicare

Medicare can feel confusing at first, but understanding the basics can help you make more informed healthcare and financial decisions as you approach retirement. Medicare is generally broken into four parts — A, B, C, and D — each covering different healthcare needs.

Part A primarily covers hospital care and is typically free for individuals who have worked and paid into Medicare for at least 10 years. **Part B** covers doctors, outpatient care, and approximately 80% of medical costs. However, Part B comes with a monthly premium that is income-based and can increase significantly for higher-income retirees. Because Part B only covers about 80% of approved expenses, many individuals choose to add a supplemental plan, such as a **Medicare Supplement Plan G**, to help cover the remaining costs. **Usually, the best time to enroll in a Medicare Supplement Plan is during the 6-month Medigap Open Enrollment period. It starts the first month you have Medicare Part B.** Prescription drug coverage is generally handled through **Part D** plans, which vary based on medications and coverage needs.

One important detail many people overlook is that Medicare premiums can rise substantially depending on income during retirement. Financial professionals often recommend diversifying retirement savings across different account types to help better manage future taxable income and healthcare costs. As with any important financial or healthcare decision, reviewing your options carefully and speaking with trusted professionals can help you select the coverage that best fits your needs. ■



Firm News

Welcome to the Firm

Angelina Goecke

Angelina Goecke joined the firm in April 2026 as a Litigation Paralegal. She manages discovery, works closely with clients when their cases are in litigation, and assists in trial preparations. Please join us in welcoming her to the firm! ■

Community Impact

Partner Scott Perry Installed as President-Elect of the PBCBA

We are proud to announce that Partner Scott Perry was installed as President-Elect of the Palm Beach County Bar Association during the organization's 104th Annual Installation Banquet held June 6 at The Breakers in Palm Beach.

He will serve a one-year term as President-Elect and will then immediately succeed to the office of President for a one-year term, followed by a year of service as Immediate Past President. ■

Thank You For Your Confidence And Trust In Us

We at Murray Guari Perry are thankful and humbled by the **positive feedback from our clients.** We remain strong on our focus – helping our clients when they need it most. **Here are a couple of recent reviews provided by our clients:**

K **Kate Maloney**

★★★★★

Jason Guari and his law partner Scott Perry handled my case with care, compassion, and professionalism. I cannot thank them enough for their clear and concise communication. I respect and trust them immensely.

A **April Junior**

★★★★★

I had an excellent experience working with Scott Perry, Jason Guari, and Elena Gomez at this law firm. From the very beginning, they were professional, knowledgeable, and truly attentive to my needs. They took the time to explain everything clearly, kept me updated throughout the entire process, and made sure I felt comfortable every step of the way.

J **Julitta Duncan**

★★★★★

I'm very thankful and grateful for Keith Hedrick and Joshua Cadrin for working on my case. They were able to achieve a successful outcome in my case. Great communication and very professional. Everything was explained from the beginning and always called me to give updates. I highly recommend Murray Guari Perry Trial Attorneys.

J **James Vickers**

★★★★★

I had the pleasure of working with Scott and his team they treat you like family and stays in contact with you from beginning to the end. You never have to worry about what's going on with your case because they stay in contact with you not only about your case but to just check in on you to see how you're doing I would recommend them to any family member friend or a complete stranger.

We have 145 5-Star Reviews on Google!

Recognitions

Our attorneys have been recognized on the local and national levels for their achievements in law, as well as their community leadership and other activities.

AV® PREEMINENT™ Martindale-Hubbell® Lawyer Ratings

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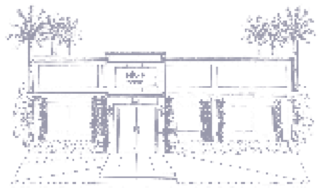

Personal Injury Law. It's What We Do.

Helping Clients When They Need It Most.

No billboards, no TV ads, just decades of hard work, dedication, and the best possible results for our clients!

Murray Guari Perry Trial Attorneys is a boutique personal injury law firm in South Florida. We've been helping clients for over 20 years to recover compensation for injuries caused by the negligence of others.

Keith Hedrick, Jason Guari, Scott Murray, and Scott Perry

Personal Injury | Wrongful Death | Auto Accidents
Premises Liability | Product Liability | Insurance Claims

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