

V&B ATTORNEYS

Board Certified Injury & Accident Lawyers

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the newsletter

This newsletter is published monthly by V&B Attorneys. It is for informational purposes only and no legal advice is intended.

Standing in Cold Water Waving a Stick

Give a man a fish and he will eat for a day. Teach him how to fish and he will sit in a boat and drink beer all day. ~Author Unknown

Yes, that bearded person in the picture holding the rainbow trout is yours truly.

This summer, I was lucky enough to escape the Houston heat and spend some time in Colorado with my family. Summer fly fishing in Colorado can be pretty amazing. I spent quite a few hours standing in cold mountain streams waving a stick with a little bug on the end, hoping to catch a fish or two.



While I was standing in the trout stream waving my fly rod I got to thinking about how much the art of flying fishing can teach us life lessons as well.

First and foremost, if you don't have your line in the water you're guaranteed not to catch a single fish. In life, if you're not out there doing something, taking some action towards your goals, you are guaranteed not to reach them.

Second, to catch a rainbow trout, you've got to plan ahead. You can't just throw any old lure into the water and catch a fish. You've got to study the bugs in the air and water and match your lure to what the trout is eating. In life, if you want to reach your goals, you've got to plan ahead too. You can't just stumble around and hope your goals happen--you've got to study how other people reach their goals and match your behavior to your goals.

Lastly, that trout in the picture is about 19 inches long and probably weighs 1 - 1 1/2 pounds. But of course I tell everyone was 24 inches and weighed 3 pounds and fought like Moby Dick.

That kind of "tall tale" is pretty common in everyday life, too?

Brian

Thank you for your advice and encouragement during a time when I was completely bewildered by what needed to be done and how very much needed doing.

Darlene R.

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We Get Questions

Q: I was hurt by a hit and run driver. How will I get my car fixed and pay my medical bills?

A: Unfortunately hit and run accidents are becoming more common in Texas. Drivers are trying to save money by skimping on insurance, and this places an unfair burden on other motorists in the case of a car crash.

If you are hurt by a hit and run driver, find out if you paid for Uninsured Motorist coverage on your policy. This special coverage is available to people who want to make sure they will have insurance coverage if an uninsured driver hits them, or if they are injured by a hit and run driver.

If you have Uninsured Motorist coverage (UM), you should be able to get your vehicle repaired, your medical bills paid, and you could receive compensation for lost wages and pain and suffering.

If you don't have UM insurance, things get a little more difficult. We can investigate your accident and your auto insurance policy to see if there are any opportunities to get you the compensation you deserve.

Injured in an Accident? Be Careful What You Post on Facebook!

Believe it or not, your friends and family members aren't the only ones viewing your status updates and comments on Facebook. The insurance adjuster is also reading what you post.



If you have been injured in an accident and are pursuing a claim with the insurance company, you need to be careful about what you share on social networking sites, such as Twitter and Facebook. Insurance adjusters are savvy and they have quickly learned that they can gather all sorts of information about claimants on these sites.

Don't be mistaken - they're not using this information to get to know you. Instead they are gathering as much damaging information they can find that can be used against you. They will look for pictures, videos, posts, comments and other personal information that shows you are not that badly injured. What might seem like an irrelevant or innocent post can be detrimental to your injury claim.

You can still use social networking sites, just be careful about what you share. For example, don't post anything that you wouldn't want the adjuster to read. Double check your privacy settings and search your name online to see what is coming up. Don't agree to someone's friend request, if you don't know that person.

Never underestimate the lengths that insurance adjusters will go to deny claims!

Find Out Why the Insurance Company is Pushing You to Quickly Settle

At first you may have thought the insurance company was trying to be helpful when it wanted to settle your case so quickly. You may have believed the insurer was looking out for you, because you were facing high medical bills. Unfortunately, the insurance company had another motive and it had nothing to do with protecting you.

When you are hurt in an accident, whether it involved a car or occurred at your place of work, it might take a while to understand the full extent of your injuries. Many times, weeks go by before you realize the severity of your injuries, the amount of pain you will suffer and the treatment involved.

You won't know the complete impact an injury will have on your life until time has gone by. It is hard to know what activities you will still be able to do and whether your pain will worsen. The insurance company is aware of this fact, which is why you may be pressured to settle right after your injuries happen.

Settling a case immediately after an accident will often save the insurance company money. After you agree to a settlement, you are personally on the line for any future medical treatment. Only under rare circumstances can you go back and re-open a settlement.

Don't be quick to accept a settlement offer from the insurance company. In fact, it would be a good idea to talk with a lawyer before you sign anything.

If You're Not Getting Enough ZZZ's, Consider What You're Eating

Sleep improves your quality of life. While your mind drifts off into blissful dreams, your body is actually repairing itself. Sleep reduces stress, keeps your heart healthy and even helps your memory. If you are not sleeping well, you need to take a close look at your eating and drinking habits.

The foods you eat and the beverages you drink may be impacting your ability to get a good night's sleep. Here are some things that can help you:

Cut the caffeine. Okay, this one is pretty obvious. You probably already know that drinking caffeine at night can keep you awake. However, consuming caffeine earlier in the day can also affect your ability to sleep.

Caffeine can linger in your system for three to four hours.

Eat an early dinner. If you go to bed right after eating a big meal, it could make it hard to sleep. It is recommended to keep your meals small at night and to eat at least three hours before dozing off.

Say "no" to that nightcap. Many people drink alcohol at night to relax. Even though alcohol might make you feel sleepy initially, after the effects have worn off, you may still find yourself lying in bed awake.

By watching what you eat and drink, you should be on your way to a good night's rest!

Two Million Cribs Recalled! Make Sure Your Child Is Safe

News regarding product recalls is often unsettling, especially when the products are dangerous. A series of recent crib recalls has left parents and caregivers concerned over their children's safety.

According to the U.S. Consumer Product Safety Commission (CPSC), seven manufacturers have recalled cribs due to deadly hazards, including entrapment, suffocation and falls. The recalls include over two million cribs.

These cribs were manufactured over the last decade and include the following:

- Drop-side and stationary-side cribs manufactured by Child Craft
- Jenny Lind cribs, distributed by Evenflo
- Drop-side cribs and cribs using wooden stabilizer bars manufactured by Delta Enterprise Corp.
- Drop-side cribs manufactured by Jardine Enterprise Ltd.
- Bonavita, Babi Italia and ISSI drop-side cribs manufactured by LaJobi Inc.
- Drop-side cribs manufactured by Million Dollar Baby
- Drop-side cribs manufactured by Simmons Juvenile Products

"Cribs should be the safest place in the home for infants and toddlers. CPSC is committed to addressing the hazards with cribs and to restoring parents' confidence that their child will have a safe sleep," said CPSC Chairman Inez Tenenbaum in a recent press release.

Parents and caregivers shouldn't have to worry about their little ones' safety when they are placed in their cribs. Yet, the 9 million drop-side cribs that have been recalled over the last five years paint a different picture.

For more information, visit www.cpsc.gov or call (800) 638-2772





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Client Spotlight

This month we want to thank all our current and former clients for their referrals. We get a lot of new clients referred by friends, colleagues, current clients, and former clients. It's hard to express how much we appreciate your referrals. We value each and every referral and thank you for thinking of us for your legal needs.



Reminder About Our Firm's Communication Policy

Our goal when we are working on our clients' cases is to obtain the best possible result as quickly as possible. When we are working on your case, our lawyers do not accept unscheduled phone calls or respond to emails. We believe this allows our lawyers to be much more productive and provide fast and effective legal services to our clients. Remember, if you are a client of the firm, you can always call our firm and schedule an appointment to talk with a lawyer at any time about your legal matter. We will call you back within 24-48 hours unless it is not possible to do so. We will also respond to your emails in the same time frame. We have found that focusing on our clients' cases helps us to provide the best service possible.

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