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the Newsletter

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*Special
Valentine's
Day Issue*

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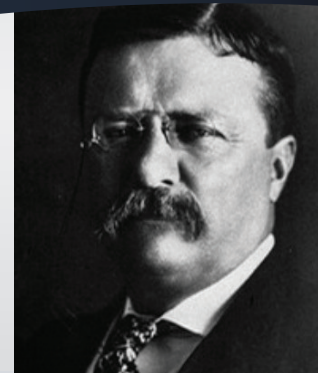
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"I just wanted to thank you again for the wonderful job you did and the great service... you changed my life for the better!"

*Mark S.
Mechanic
Pasadena, Texas*

by Brian Beckom

What Happens To You Doesn't Really Matter



Every, every encounter we have, every set-back we experience, everything that happens to us in life....leaves us with a choice.

The choice is how do we respond to each encounter? How do we respond to what life throws our way?

It took me a long time to figure this out, and frankly, I'm still not very good at keeping this in mind. But the truth of the matter is, none of us has much control over how other people interact with us. None of us can predict or control when life will throw us a curveball or something bad will happen.

But what we can control is how we respond. ***Do we look at each encounter as an opportunity to learn and grow?*** Do we look at each set-back as a problem or an opportunity? Do we give control over our lives to other people or things? Or do we fully appreciate and act on the fact that while we may not have a lot of control over what other people do, we have complete control over how we respond?

One of my favorite quotes of all time is by Teddy Roosevelt, and I think the

quote really teaches us that it's not what other people say or do that matters so much but instead what we do that matters most. It's kind of a long quote but worth reading in its entirety:

“It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood, who strives valiantly; who errs and comes short again and again; because there is not effort without error and shortcomings; but who does actually strive to do the deed; who knows the great enthusiasm, the great devotion, who spends himself in a worthy cause, who at the best knows in the end the triumph of high achievement and who at the worst, if he fails, at least he fails while daring greatly. So that his place shall never be with those cold and timid souls who know neither victory nor defeat.” ■

Dedicated to serving clients,

Brian

WE GET QUESTIONS

Q: Who do I sue if I was badly hurt in a bus crash?

A: If you were hurt in a serious bus crash, then you can certainly look into a lawsuit to recover compensation for your injuries, lost wages, pain and suffering, and more. Depending on your particular situation, there could be more than one person or business against whom you would file a lawsuit.

In cases where the bus driver was at fault, for example if they were driving while drunk or high on drugs, you can name the driver in the lawsuit. You can typically also file suit against the driver's employer, as they're the ones who should have been making sure that the driver was qualified to operate the bus.

Sometimes there is a bus owner and a separate management company. Again, depending on the factors in your case you could end up naming several people or companies as defendants. It isn't unusual for serious bus accident cases to involve quite a few people, as there are many state and federal laws that must be followed for a bus company / driver to operate safely. Any person or business that violated these rules can, and should, be held accountable for their negligence.



Where's The Love? The Insurance Adjuster Isn't Calling Back

You gave the insurance adjuster the time and attention that he wanted. You were more than willing to provide the information he was looking for. When asked to sign a few papers, you agreed, without hesitation. In fact, you continued to comply with the insurance adjuster's requests for more information, more forms and more papers to sign. **Now, the insurance adjuster has stopped calling and won't call you back.**

What happened?

Communication with the insurance company is typically one-sided. You give them what they need, but they give you nothing in return. The insurance adjuster has no problem asking you a list of questions, yet when you ask a few questions of your own, all you hear is silence.

Be very cautious when dealing with the insurance adjuster. This person is not your friend and is definitely not looking out for you. The insurance company is going to look for ways to deny your claim or lower its value. That is why you

were asked to provide so much information upfront and you were given very few details in return.

The fact of the matter is that the insurance company doesn't want to pay your claim. They would like nothing better for you to just give up or lose your case. You have to understand that the insurance company is in the business of making money. When they pay your claim, they are losing money, not pumping up their bottom line.

If the insurance company is mistreating you, it is time you took action. Contact a lawyer who will be able to step in on your behalf. ■



Over 1 Billion Valentine Cards Sent Each Year

According to the Greeting Card Association, Valentine's Day is second only to Christmas when it comes to holiday cards. More than one billion

cards are sent in the United States each year, which doesn't even include the number of cards sent in other countries that also celebrate Valentine's Day, such as Canada, Mexico, Australia and the United Kingdom.

A Little Valentine's Day Trivia

Want to impress your friends and family members with some trivia on Valentine's Day cards? If so, here is an interesting tidbit you can use—back in 1840, the first commercial American valentines were produced. Esther Howland, the woman who made

the initial commercial valentines, made a whopping \$5,000 her first year in business. That was a lot of money in 1840!

Valentines Today

According to The Learning Channel (TLC), Hallmark, the leader in greeting cards, now produces cards in 30 different languages. We have continued to come a long way since the first commercial valentines were made. Today, you can buy cards that allow you to record a custom message, play romantic music and more.

Despite the range of options in commercial valentines, some people still prefer the good old-fashioned handmade cards. From cutout hearts to written messages on notebook paper, it is the thought and effort that goes into the valentine that counts. There is nothing like getting a special message from the one you love. ■



The Origin of Valentine's Day Is Still a Mystery

Every February 14th, we buy bouquets of flowers, boxes of chocolates, crunchy candy

hearts and of course, Valentine's Day cards. But, how did this holiday come about? Why exactly do we focus so much effort on this particular winter day?

We do know that this infamous romantic holiday got its name from Saint Valentine. However, according to history, there were at least three Catholic saints named Valentine, all of whom were martyred on February 14th. So, the "official" holiday Saint Valentine is still unknown.

According to scholars, there are other various theories as to why February 14th became a day of romance. We touch on a couple of these theories below.

1 An ancient pagan fertility celebration, which honored the Roman goddess Juno, took place on February 14th. This celebration of Juno, who was believed to be the queen of the Roman gods and goddesses, as well as the goddess of women and marriage, was held just one day before the Roman Feast of Lupercalia. Apparently, women would write love letters and leave them in a large urn. Roman men would later pull the notes from the urn. Each man would then pursue the woman whose letter he had chosen.

2 Medieval Europeans thought that birds started to mate on February 14th. Those living during the Middle Ages, therefore, began to send love letters to each other on that day.

However it came about, today Valentine's Day is celebrated throughout the world. It is a time to recognize the ones you love. ■

The Insurance Company "Lovingly" Provided You With Medical Care

You may have heard a lot of injured people complain about insurance companies being difficult to work with.

They mentioned claims that are denied and medical bills that go unpaid. However, you might be thinking to yourself, "that didn't happen to me. The insurance company has agreed to provide medical care."

If you have been able to talk the insurance company into providing you with medical treatment, don't count your blessings, yet. The insurance company might simply be planning to send you to an insurance doctor. This physician will conduct nothing more than a quick examination and diagnose you with a minor bump on the head and a few bruises. You will probably be instructed to take a couple ibuprofen pills and get some rest.

That is not the kind of medical care you thought you would be getting, is it?

There are even medical facilities that basically focus solely on services for insurance companies and other large corporations. These companies pay them big bucks. Therefore, you may be faced with a situation where you are wondering whether you are getting complete care or if the medical provider is making decisions based on what is best for the insurance company.

If you have been able to talk the insurance company into providing you with medical treatment, don't count your blessings, yet.

If you are not sure if you are getting quality medical care, you may want to get some legal advice. Medical bills can add up quickly, especially when serious injuries are involved. You don't want to be stuck carrying the financial burden. ■

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.

This newsletter is provided to clients, friends, and colleagues who have requested it. We provide information on a variety of topics we think our subscribers will be interested in. We do not provide legal advice in this newsletter and receipt of this newsletter does not create an attorney-client relationship with our firm. We are happy to discuss your legal case with you, and if you want to talk to one of our lawyers, don't ever hesitate to call us toll free at 877.724.7800. To add a friend to the newsletter, call us toll free at 877.724.7800. To be removed, call the same number.



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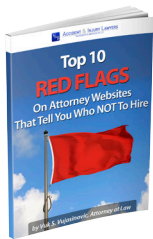
- How to respond when disaster strikes.
- What you need to know about insurance-provided medical care.
- Just how popular are Valentine cards?



THANKS FOR YOUR REFERRALS!

Readers of this newsletter have referred 69 clients to our firm since 2009. Thank you so much!

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SUPERSTAR SPOTLIGHT

Curtis Bickers



Curtis Bickers is one of the firm's attorneys. Curtis and his team work diligently to obtain the best possible results for his clients. Just this month, the Texas Board of Legal Specialization honored Curtis by being named a Board Certified Personal Injury Trial Lawyer. Only 2% of Texas lawyers hold this designation, and it means that Curtis has proven over his career to be a specialist in personal injury trial law. Congratulations to this month's superstar! By the way, Curtis' nickname at the firm is "Rifle." If you want to know why, send him an email at Curtis@vbattorneys.com.

The True Definition of Blacklisting

What is the true definition of blacklisting? The American Heritage Dictionary defines a blacklist as a "list of persons or organizations who have incurred disapproval or suspicion or are to be boycotted or otherwise penalized." This leads to the question—does blacklisting happen in the maritime industry?

While there may not be an official list that is passed around, maritime workers do run the risk of being shunned in the industry for filing injury claims. However, it is crucial to understand that it doesn't happen to everyone.

Blacklisting is the number one fear of injured maritime workers when they consider filing a claim against their employer. This fear can keep them from collecting the compensation that they deserve.

There are a few things that all injured maritime workers need to understand. First, recognize who gets blacklisted. Maritime workers who file frivolous or illegitimate lawsuits and who file as many as 6 to 7 lawsuits may find themselves blacklisted. The worker gets the reputation of someone who is quick to sue. Companies may not want to take the risk of hiring such a person. ■