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## HOW TO SUCCEED IN LIFE

by Brian Beckom

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“I write this testimonial about the attorney Brian Beckom who help me on my case and settled it quick and obtain enough money to perhaps buy a business. I am very grateful with Mr. Brian and his employees and also happy above all with Cindy who speaks 2 languages and help me a lot when I didn't understand something.

Once again, thank you very much.”

Sincerely,

J. Ayala  
Injured Offshore Welder  
Port Arthur, Texas

*Peter Drucker was a writer and one of the most famous business consultants of all time.* Drucker's books and scholarly articles looked at how humans organize in business, government, and charitable organizations. Drucker predicted many of the major developments of the late 20th century including the rise of Japan as an economic power, the important of marketing, and the necessity to engage in lifelong learning.

To say Drucker knew a thing or two about success might be the understatement of the year.

*I recently came across a great article by Drucker on how to succeed in life. Here's what he says:*

#### **1 Live in more than one world.**

In other words, don't put all your eggs in one basket. If you focus totally on one activity or one facet of your life to the exclusion of all others, then your circle of friends will be limited and you won't have any fallback position. If you are involved in lots of different activities, you'll have a larger circle of friends and will get unique perspectives that will benefit all areas of your life.

#### **2 Choose a nonfinancial primary goal.**

People who make earning money their primary goal usually make plenty of money, but they are also usually miserable people. Leaving something of value behind is more meaningful. Or having a happy, loving family, or a reputation for treating others with respect, or leaving behind a business that provides value to others.

#### **3 Never stop learning.**

As soon as you stop learning you stop living. You should always been searching for knowledge and wisdom. The cool thing about knowledge and wisdom is you can find it everywhere; in great books, in beautiful photographs, in nature, in sports, listening to music, in a child's smile. Be curious. Seek to learn and seek to gain wisdom. Life is beautiful and bountiful if you have an unquenchable thirst to learn and grow wise. ■

Here's to your success,

Brian



## FUN FATHER'S DAY FACTS

This year, June 19th marks the infamous day where we celebrate all that our fathers have done for us in our lives. *Father's Day is marked on our calendars and has been part an annual tradition for as long as most of us can remember. But do you know how it began?*

According to the U.S. Census Bureau News, Father's Day began nearly 100 years ago. The story goes that a woman from Spokane, Washington, Sonora Dodd, wanted a special day to honor her father. Dodd's father was a widowed war veteran who raised his six children on a farm. The mayor of Spokane ended up proclaiming June 19, 1910 as the first Father's Day celebration. Several decades later, the celebration of fathers became official

when President Lyndon Johnson deemed the third Sunday in June, Father's Day.

*As June is the month for fathers, let's take a look at some interesting facts related to those special men in our lives:*

- In 2010, there were approximately 67.8 million fathers across the United States.
- 1.7 million fathers were raising their children on their own in 2009.
- 8,610 clothing stores are designed for men only (as of 2007).
- As of 2007, there were a reported 14,193 hardware stores across the nation. It shouldn't be hard to find Dad a new set of tools!
- 76 million barbecues took place in 2009. How many of those were most likely on Father's Day?

This Father's Day, take the time to remind your father how thankful you are for all that he has done. ■

### WE GET QUESTIONS

**Q:** *Does it make a difference if a person who is exposed to Benzene was exposed on the job, as opposed to not on the job (like a resident)?*

**A:** It could.

There are some laws that deal with claims by workers who are injured on the job.

If you were exposed to Benzene and you were on the job with BP, there is a chance your claim may be barred against BP because BP has workers compensation insurance. However, if some other company shared responsibility for the Benzene leak, you can still pursue a claim against them.

If you were exposed while on the job with a company other than BP, your claim may still be barred under the workers compensation rules, but only if BP and the other companies set up their paperwork correctly.

If you were exposed to Benzene in a non-work related setting (for example, you are a resident in the area), then you do not need to worry about these workers compensation rules. Your claim against BP and any other responsible company will not be barred under any work injury rules.

More questions? Please contact us and we will answer your questions, for free and with no obligations.

## Feeling the Pressure Rise? Find Out Why the Adjuster Might Be Calling

*It might seem like your accident just happened, and maybe it did.*



You could still be reeling from the effects of the incident and wondering how your life will be impacted. Will your injuries be long-term? Will you be able to return to work? What about your medical bills – who is going to pay for those expenses?

While you might be uncertain about a lot of things, there is one thing that you can count on and that is the insurance adjuster calling.

If you were involved in a major accident, understand that the adjuster with the at-fault driver's insurance company will be trying to reach you. The more serious the accident, the faster you should expect the phone call. You may be contacted within days (even hours) after the event. The insurance company recognizes that it may be in their best interests to convince you to settle as quickly as possible.

*So, what should you do when you the insurance adjuster calls you?* First and foremost, do not agree to a recorded statement. It is too early after the accident to know all of the details regarding what happened and the full impact of your injuries. You should also avoid signing any papers sent to you by the insurance company. Again, you might not understand the extent of your medical condition and future treatment.

*The bottom line is that you have to tread carefully after a serious accident. You can't put your trust in what the adjuster tells you. If your accident was significant, you should contact a lawyer to get advice, at the very least.* ■

# Don't Let the HEAT Get You Down

*The summer months in Texas mean a lot of things.*

School is out, more time is spent in the pool and family vacations are scheduled. Summer is also a time of year where you have to take extra care to avoid heat-related incidents. It is easy to overlook the dangers of a heated summer. Sadly, according to the Centers for Disease Control and Prevention about 400 Americans die each year because of the summer heat.

There are some ways that you can beat the heat and reduce your chances of suffering from a heat-related illness. *According to the American Red Cross, the following tips can keep you safe:*

- **Drink plenty of water.** Make sure that you drink water throughout the day, even if you don't feel thirsty. Staying hydrated is crucial in avoiding heat exhaustion and heat stroke.
- **Dress appropriately.** Avoid dark colors and wear lightweight clothing. If you can, wear a hat to protect your head and shield your face from the sun.
- **Don't engage in strenuous activity.** The goal is to keep your body from getting over-heated. Strenuous activity will only make things worse, but if it has to get done, try to do the work in the early morning.
- **Stay inside.** When the temperature is soaring outside, it is often best to stay indoors where the air conditioning is in full force.
- **Eat small meals.** The Red Cross also recommends that you avoid high-protein foods.

Follow these tips and stay cool as the summer months heat up! ■

## Since When Did the Insurance Adjuster Become Your Doctor?

*It takes years and years of schooling to receive the appropriate education to practice medicine.*

You also have to devote a good portion of your life to completing residency training. By the time you reach the point where you are able to help patients, you have the necessary skills, knowledge and degrees. Yet, an insurance adjuster, who more than likely does not have the same training as your physician, might question your recommended medical treatment.

*One of the many tactics used by insurance companies to minimize the values of personal injury claims has to do with medical treatment.* They often argue that your treatment was unnecessary or that your medical expenses were not related to the injuries from the accident. Since they do not have medical credentials, they employ the assistance of their own team of doctors.

The insurance company might request that one of these doctors review your medical records to determine if you really needed that treatment, physical therapy, medication or other medical care. Because the insurance company typically pays these doctors, you can guess with whom they will side. The truth is that even if the insurer refers to this review as an "independent medical examination," it is anything but that.

*If you have been injured in an accident caused by someone else's carelessness, the negligent party should pay for any of your reasonable medical expenses. Don't let the insurance company convince you otherwise.* ■

*The truth is that even if the insurer refers to a review as an "independent medical examination," it is anything but that.*

### 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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## IN THIS ISSUE...

- *How to succeed in life.*
- *The history of Father's Day.*
- *The real motives behind calls from the insurance adjuster.*



## THANKS FOR YOUR REFERRALS!

*Readers of this newsletter have referred 93 clients to our firm since 2009. Thank you so much!*

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## SUPERSTAR SPOTLIGHT

### Sean Cichowski



Sean Cichowski is one of V&B's attorneys. Sean has only been a licensed as a lawyer for a little over a year but has already done more real "lawyer work" than most lawyers with twice his experience.

Sean's dad is a lawyer in the Port Arthur area so you might say that being a lawyer is in Sean's "DNA." Sean has handled every aspect of the lawsuit process for V&B's clients and has demonstrated wisdom and ability beyond his years. In his spare time, Sean likes to go country dancing and hunt wild pigs (not at the same time).

If you want to drop Sean a note, send him an email at Sean@vbatorneys.com.

## MARITIME INFORMATION:

### Q: How long is the statute of limitations for cruise ship injuries?



**A:** In general, cruise ship passengers have one year to file suit. The reason for this shorter than normal time period is because such a statute of limitations is written in the fine print of the ticket.

Since most passengers don't bother to read the ticket's small print, they may think they have the normal three year filing period and by the time they realize the difference, it's too late.

Children under 18 do have three years to file a claim, as do crewmembers. ■