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“Words cannot express the thanks and gratefulness that we have for Vuk and his company. His tireless efforts and aggressive style meant the world to us and he changed our lives forever. I will always be loyal and grateful to V&B for taking on my case and being committed from the beginning until the end. I highly recommend these guys with 100% assuredness that they will work hard for you and help you receive what you deserve.”

Mark S.  
Mechanic  
Pasadena, Texas



## Your **BIGGEST** Enemy

*In all likelihood, your biggest enemy is you.*

by Brian Beckom

If you knew someone who talked to you the way you talk to yourself, you'd probably not like that person very much. If you knew someone who was as hard as you are on yourself, you'd probably not want to spend much time with that person. If you knew someone who criticized you as much as you criticize yourself, well, you'd probably consider that person an enemy, or maybe crazy, or at least really mean.

I was recently listening to an interview on TV with someone who was talking about planning and setting goals. The person revealed that he had lost almost 100 pounds after trying for years and years to lose weight. He said he'd tried everything to lose weight and it just didn't work.

Until he got his mind right and stopped letting his mind be his worst enemy. He said that the mind and

body are connected in ways we don't even fully understand. But one thing we do understand is that the body follows the mind, and not the other way around. He said it wasn't until he forgave himself for past failures, started looking at those failures as learning opportunities, and started becoming "friends" with himself again that he was finally able to lose weight.

If you're anything like me, your biggest enemy probably lives in an 8-inch space between your ears (10 inches for me—I have a large noggin).

I'd encourage you to make peace with your biggest enemy. You never know—it just might be the start of a beautiful friendship. ■

*Dedicated to serving clients,*

Brian

## WE GET QUESTIONS

**Q:** I heard that I may be able to pursue punitive damages if my employer refuses to pay my maintenance and cure benefits. Is that true?

**A:** What you heard is correct. The U.S. Supreme Court decided in the case of Atlantic Sounding Co., Inc. v. Edgar Townsend that the refusal to pay maintenance and cure would allow the remedy of punitive damages. Basically, this means that if your employer won't pay maintenance and cure benefits, you can attempt to recover punitive damages.

Punitive damages are in addition to actual damages and are meant to "punish" the defendant. You can learn more by reading our article, "Your Employer's Refusal to Pay Maintenance & Cure Could Result in Punitive Damages."

## What Do You Want to Accomplish in 2011?

*It's a new year and a time to re-evaluate your goals.*

Goal setting is a major key in the success of your business and personal life. Whether you want to lose weight, boost your savings account or start a new business, it is imperative that you write your goals down and take the necessary actions to reach them.

Goals are a reminder of what you want to happen in your life. When you set objectives for yourself, you can ensure that you are on the right track and can focus your efforts accordingly.

Achieving your goals is possible. Here are some tips to help you succeed:

**1 Be realistic.** For example, saying that you will save \$15,000 by the end of the year, when your annual income is \$20,000, might not be realistic. Make sure your skills and resources match your goals.

**2 Remain positive.** Your mindset is a big factor in achieving your goals. You have to actually believe that you can reach them. Some motivational speakers have even suggested that you cut out pictures that reflect your goals and place them in a location where you see them often. So, if you want to purchase a home this year, find a picture of your dream house and tape it to your bathroom mirror.

**3 Stay accountable.** Share your goals with a close friend or relative who will keep you accountable. This person should check in on your progress regularly and encourage you to hit your targets.

Motivation speaker Zig Ziglar once said, "If you aim at nothing, you will hit it every time." Set some new goals this year and follow the above tips to help you attain them. ■



## The List of Insurance Company Arguments is Chilling

*Shouldn't you be in good hands when you are dealing with an injury or property damage?*

What about being treated like a good neighbor when faced with adversity? Insurance companies spend millions of dollars on marketing themselves as a friend in time of need, but their track record of denying claims paints a different picture.

You might feel that your accident was straightforward. Maybe the other person even admitted to causing it. So, you might find it surprising that insurance companies will still commonly use arguments to avoid paying settlements. They don't want to let go of their cash. After all, they are in the business of

making money and any hit to the bottom line hurts.

Below are some common arguments used by insurance companies:

- Your injuries had nothing to do with the accident.
- You had enough warning to avoid the accident.
- You did not get medical treatment right away, so you must not be badly injured.
- You were to blame for the incident.
- Your medical history shows that

you already had the injury and/or condition.

- You are exaggerating the facts of the accident.

Sadly, this list is only a sample of the frequent arguments made by insurance companies. If you are dealing with an insurance claim and the insurer is proving to be difficult, it might be time to enlist help. An attorney can assist you in getting fair and reasonable compensation. You need someone to look out for your best interests, not the insurance company's. ■



## Off-the-Wall New Year Traditions

According to TravelandLiesure.com, there are some wacky New Year traditions across the world. These customs might amuse and outright surprise you.

- **Spain:** If you are ever visiting Madrid, or any other city in Spain, on New Year's Eve, be prepared to eat 12 grapes (and fast) at midnight. You are supposed to eat one grape at each stroke of the clock.
- **Denmark:** Many residents of this country ring in the New Year by jumping off chairs at midnight. This action is supposed to get rid of bad spirits and bring good luck.
- **Central & South America:** If you are in Brazil, Ecuador, Bolivia or Venezuela on New Year's, you need to get a pair of special underwear. Bright colors are preferred, particularly red and yellow. Red is supposed to bring love, while yellow attracts money.
- **Panama:** Effigies of well-known people – from politicians to television characters – are burned in bonfires. The burning of these effigies, also known as muñecos, is supposed to drive off evil spirits so that there will be a fresh start to the New Year.

Whatever your tradition might be, one thing is for certain – the New Year is a time to start over. The New Year holiday is the door to a new beginning, whether you're wearing brightly colored underwear or not. ■

## Should You Give the Insurance Adjuster the Cold Shoulder?

*If you have been in any kind of accident and have notified the insurance companies, the road ahead will not be easy.*

Insurance companies are notorious for being challenging to work with and getting a settlement for your injuries is anything but easy. Once the insurance adjuster starts calling you, you need to be on guard. The things you say could hurt your case.

Does that mean you should give the insurance adjuster the cold shoulder? Not necessarily.

During the initial conversations with the insurance adjuster, keep your comments short and to the point. Don't go into detail about your injuries. Simply provide basic information, such as your name, address and when and where the accident took place. You can also mention the type of accident, such as a bicycle collision or slip and fall.

*Once the insurance adjuster starts calling you, you need to be on guard.*

If the insurance adjuster presses you for more information, politely decline. When an accident occurs it can take days, even weeks for injuries to surface. You might not know the full extent of your medical condition or how your injuries will impact your life. If you divulge too much information to the adjuster or make comments that you are feeling better, you could seriously hurt your chances of recovering fair compensation. Tell the insurance adjuster that you are receiving medical care and avoid giving specifics.

One of the best things to do following a serious accident is to talk with a lawyer. Most attorneys offer free consultations, so you really have nothing to lose by talking with someone. ■

### 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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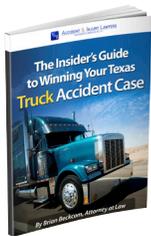
- Who your biggest enemy is.
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## THANKS FOR YOUR REFERRALS!

Readers of this newsletter have referred 65 clients to our firm since 2009. Thank you so much!

# FREE REPORT



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# SUPERSTAR SPOTLIGHT

## Christin Prado



Christin Prado is Curtis Bickers' Case Manager. Christin and Curtis work hand-in-hand to ensure that the cases run smoothly, that our clients' are updated regularly on the status of their cases, and that Curtis remembers what he's doing on a daily basis. Christin currently manages more cases for more clients than any other Case Manager at the firm.

Curtis and Christin and Aracely Duarte make up a terrific team dedicated to serving V&B's clients and providing the best possible legal results in the shortest time frame possible. We are truly blessed to have Christin as part of our team—she's a superstar!

## Offshore workers need to be amateur investigators on the job

The last thing you need out on the supply boat or on the platform is to live in constant fear of an explosion or being crushed between the vessel and the piling in rough seas. It's a dangerous enough world out there without being compounded by worry.

**Still, at a minimum you should train yourself to take mental notes of any questionable safety item or practice.** Even better, as soon as you come across anything of the slightest concern, write down as many details in the notebook you carry in your front or back pocket. Put down direct quotes from the pertinent supervisor or co-worker, exact weather conditions, latitude and longitude, time and date and any pertinent details you can think of. If it's an ongoing unresolved situation, keep a running log. Take pictures.

*Because if you ever need to take legal action, having a detailed story will work greatly in your favor. ■*