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How to Be A Parent—The Easy Way

by Brian Beckcom

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Contest of the Month



Congratulations to the winner of November's Trivia Contest, Denise Davis.

The answer to the question "What

does Brian have for his birthday dinner every year for the past 30 years was "Chef-Boy-R-Dee Raviolis."



This Month's Contest

We've put up a V&B Facebook Fan page.

We're trying to get as many "Likes" and followers as we can. If we can get 20 people to "Like" our page this month, we're going to pick 10 of you at random and give away a cool awesome prize to ten of you.

I've got three kids and I think being a good parent is the most important thing I can do in my life. I'm sure that if you're reading this and have kids, or if you are a caregiver for young children, you probably feel the same way.

People sometimes ask me how I can work as a lawyer full time, play golf, fly fish, watch a lot of sports, and still have time to be a good parent to my kids.

The short answer is I've got an unbelievable wife. I couldn't come close to doing what I do without her.

Here are some other things I think are important, for what it's worth.

1 Love your kids unconditionally. Nuff said.

2 Teach your kids to be self-sufficient. My dad (a single parent) used to tell me that he'd know if he was successful if my brother and I graduated from high school and never moved back in with him full time. He was being funny, but the point of his joke was to emphasize how important it is to teach your kids to stand on their own two feet.

3 Read with your kids, as much as you can, and teach them to read as young as possible. When I was in third grade my dad promised me that he'd buy me any book I wanted as long as I read it. I think this really helped me get a leg up early on and it definitely instilled a passion in me for learning and reading.

4 Teach your kids how to solve problems on their own. Don't solve every problem for them. Let them figure stuff out on their own. You can guide them and suggest things, but teach your kids to be problem-solvers on their own.

5 Teach your kids to be patient. We live in an immediate gratification society. If your kids think they can get whatever they want, whenever they want it, as soon as they want it, they'll start to get a sense of entitlement and a sense of impatience that can cause all sorts of problems.

6 Teach your kids to never quit. The race doesn't always go to the strongest, the fastest, the smartest, or the best-looking. Most of the time, it goes to the person who doesn't quit. Persistence wins. Don't bail your kids out of every uncomfortable situation or pull them out of activities if they're not immediately successful. It's awful hard to beat someone who refuses to quit.

We look forward to working with you in 2012. ■

Brian



Top New Year's Resolutions in the U.S.

The holiday season has finally come to an end. You might have drank your share of eggnog and eaten just a little

too much turkey and ham. The holidays tend to come and go in a whirlwind of presents, parties and activities. Before you know it, the holidays are over and the New Year has begun.

Now that things have started to settle, it is time to think about what you would like to accomplish this year. Have you always wanted to learn how to play a musical instrument or drive an airplane? Maybe your goals are somewhat simpler—save money or take a much-needed vacation. Whatever your resolutions are this year, what is so refreshing is that you can make a brand new start.

Every New Year's holiday, people across the country make their resolutions. While these resolutions range greatly, there are some that are more popular than others.

According to the U.S. government, the most popular resolutions are categorized as follows:

- 1 Consume less alcohol
- 2 Go back to school
- 3 Find a better job
- 4 Get in shape
- 5 Lose pounds
- 6 Control debt
- 7 Manage stress
- 8 Quit smoking
- 9 Become more environmentally friendly (recycle, reuse more)
- 10 Go on vacation
- 11 Volunteer more time

If you have struggled to keep your resolutions in the past, don't worry. You have the chance for a fresh beginning. It is about taking one step at a time and setting reasonable goals. By taking action, you can make 2012 the best year yet! ■

WE GET QUESTIONS

Q: *What is highway hypnosis, and how does it cause car accidents?*

A: *Highway hypnosis* often happens on expressways and other long roads where people can drive for long periods of time without interruption. Without any stops, braking or turns, a driver simply has to keep his foot on the gas and the wheel straight—requiring his brain to do far less work than it does in stop-and-go traffic. It is also known as *white line fever* or *driving without attention*.

In a way, highway hypnosis can be even more dangerous than being tired, since tired drivers will take steps to keep themselves awake such as turning up the radio or pulling over for a nap. Highway hypnosis happens gradually, causing drivers to "lull" into an inattentive state—which is hard to pull out of if they suddenly need to brake to avoid a Texas highway crash.

The New Year Could Mean a New Accident With an Uninsured Driver

Texas, just like many other states in our country, requires that you carry car insurance. You may be following the letter of the law, but that doesn't mean that the other drivers on the road are doing the same thing.

Many people, for some reason or another, have made the conscious decision to drive without auto insurance. So, what happens if one of those drivers is at fault for an accident that causes you injury? Who is left to foot the bill?

If uninsured/underinsured motorist (UM) coverage is part of your policy, then you may be in luck. This type of coverage is designed to pay for an auto accident, just as your liability insurance is supposed to compensate people you injure in an accident.

When the other driver lacks insurance or doesn't have enough insurance to pay for you damages, your own insurance company should step in if you have UM coverage. Basically, it is like your insurance company takes the place of the at-fault driver. That means your own insurance company would be the one to make you a settlement offer.

Keep in mind that when you make a UM claim with your insurance company, they become your adversary. Your insurance company will be defending their case against your personal injury claim. Therefore, don't trust what the insurance adjuster tells you and be very careful about what you say. You need to make sure that you are watching out for you, because the insurance adjuster sure won't be. ■

Here's to Less Stress in 2012!

From everyday concerns to major life changes, stress can pop up at just about any time.

Even positive situations, such as an upcoming marriage, move or new job can lead to increased anxiousness. Unfortunately, stress can seriously impact the body causing headaches, back pain, stomachaches and sleep problems. Stress can even result in weight gain or loss and other health issues.



Healthfinder.gov provides great advice on how you can control your stress.

While tense situations can be difficult to avoid, it is possible to manage the stress you feel. Healthfinder.gov provides great advice on how you can control your stress. Below are some of these tips:

- 1 Manage your time.** Use to-do lists and planners to determine how you will get all of your tasks done.
- 2 Make sure you are prepared.** If you are getting ready to start a new job or have to give a speech to a group of people, prepare ahead of time. Picture yourself in the situation doing well and keep an optimistic outlook.
- 3 Exercise regularly.** Exercise has been known to help manage stress. Regular physical activity will relax your body and improve your mood.
- 4 Take a few minutes to relax.** As you feel your body tense, take some deep breaths. Also, stretch your muscles and even consider taking a hot shower.

By learning how to properly handle your stress, you will soon find that you are sleeping better, getting sick less often and in an overall better mood. ■

Start 2012 Off Right By Making Sure You Have Good Auto Insurance Coverage



It is the time of year when people set their annual goals, which most often include such things as losing weight, getting out of debt and exercising more often. As you think about your New Year's resolutions, why not add, "review your auto insurance policy and get adequate coverage," to the list?

When asked, many people will admit that they don't know exactly what is covered in their insurance policy. They might know the overall coverage, but when it comes to specifics and policy limits, there is little that they can tell you. If you fall into this group, now is the time to pull out that policy and start reading. Even if you think you know what coverage you are paying for, it is still a good idea to look it over again.

The state of Texas has minimum insurance requirements for auto insurance, which should be discussed with your agent. These minimums have to do with liability coverage. However, it is a good idea to purchase additional insurance than what is needed. For example, as you review your policy, check your limits and if you have coverage for medical payments and uninsured/underinsured motorist (UM).

Sometimes you will need to use your own insurance, even though the other driver caused the accident. This scenario can occur if that driver wasn't insured or didn't have adequate insurance. You better be sure you know your coverage, because there is no guarantee that the insurance adjuster will be straightforward. ■

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...

- Brian's top parenting tips.
- What you need to know about uninsured motorist coverage.
- Conquer stress in the new year!



THANKS FOR YOUR REFERRALS!

Readers of this newsletter have referred 131 clients to our firm since 2009. Thank you so much!

WHAT OUR CLIENTS ARE SAYING

“My case with V&B was an excellent job and great process throughout the case. They supported me on my case and with my illness time. They are excellent lawyers and God bless them all of the time.”

Jose B., Houston, TX

SUPERSTAR SPOTLIGHT



This month I want to congratulate the Monroy family. Yasmin and her kids suffered a terrible tragedy when Yasmin's husband was killed while at work. While absolutely no amount of money can ever replace her husband, Yasmin recognized that the company was negligent and his death could have been prevented. Yasmin and her kids had a tremendous, uphill battle to collect benefits and an appropriate settlement from his employer, but she felt it was worth it to protect other employees and their children from having the same thing happen to them.

Right before Christmas 2011, we were able to finalize a settlement for Yasmin and her kids that will provide much needed closure, some financial security for her kids, and hopefully some added protection for other workers.

Yasmin is truly a superstar in every sense of the word.

MARITIME INFORMATION:

Q: Can the diving company be held liable for my commercial diving injuries?

A: There are many possible causes of diving accidents, and in some cases, the diving company can be held responsible. If the diving company was negligent in some way, you can file an injury claim.

Sometimes commercial diving accidents are caused by negligence on part of the diving company, in which case you can pursue compensation.

Many commercial divers are considered seamen under the Jones Act and therefore entitled to protection based on this federal law. The Jones Act applies when negligence or an unseaworthy vessel results in injury. This law allows a seaman to collect benefits for maintenance and cure, unearned wages and past and future lost wages, as well as damages, including pain and suffering, disfigurement, impairment and loss of enjoyment of life.

Even if you don't qualify as a Jones Act seaman, you might still be entitled to compensation under general maritime law. ■