



V & B Attorneys

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Representing Injury & Accident Victims

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2 A few weeks ago I read a book called Talent is Overrated by author Geoff Colvin. What a great book with a lot of lessons for all of us.

In fact, the book concludes that no one is really "born" with "talent."

ference between being motivated by "outside" forces and being motivated by "inside" forces.

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3 Mr. Colvin wrote the book in an effort to determine what separates truly exceptional achievers from the rest of us. He uses Tiger Woods, Mozart, and chess grandmasters as examples. He wanted to find out why Tiger Woods was so much better at golf and why Mozart was composing symphonies before he was ten years old and why certain grandmasters were so good at chess.

Instead, Mr. Colvin found that two things separated truly exceptional performers from the rest of us.

Truly exceptional performers tend to be motivated by internal goals. They want to be the best, not "beat" others. Tiger Woods competes primarily against himself, trying to make his game better through deliberate practice.

Save Money This
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3 His conclusion was surprising. He concluded that there really isn't any such thing as someone who is "born" with talent. Tiger Woods wasn't "born" a good golfer, Mozart wasn't "born" to compose music, and chess grandmasters aren't "born" to play chess.

The first is plain old hard work. But not just hard work, it is what he refers to as "deliberate practice." Deliberate practice means Tiger Woods didn't just smash golf balls for hours. He had a plan for his practice sessions and executed that plan. He had goals. They were goals he could measure.

The great lesson here is that anyone can acquire the skills to be an exceptional performer if they put in the time and effort.

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The second thing that differentiated truly exceptional performers was that they had inner motivation. Makes sense, doesn't it? You have to be motivated to practice chess for 8 hours or play golf every day. But there is a dif-

I enjoyed this book so much I bought five extra copies. I'll send a free copy to the first five people who send me an email requesting the book. Just email to

Brian@vbattorneys.com and request the book, and I'll send it out immediately.



Client Spotlight

A hearty congratulations to one of our Houston clients who just obtained a one million dollar settlement.

Our client suffered an injury to his brain when a roof collapsed, which required extensive medical treatment. Fortunately, the doctors at Memorial Hermann did a fantastic job treating our client and our client was able to recover from his injuries.

The insurance company for the building owner went to the building a few days after the roof collapsed. The evidence of the faulty roof was destroyed by the building owner and the insurance company.

In Texas, destruction of evidence is a very serious matter, and we asked the Judge to sanction the insurance company and building owner for destroying the evidence. (cont. page 3)

V&B Questions and Answers



Q: The insurance company is offering me a settlement for my serious auto accident case. Shouldn't I just take it and be done with it?

A: If you really want to get the case over and done with, sure you can accept the settlement. But, before you do, make sure you understand just what is happening here.

Insurance companies put a great deal of effort into convincing auto accident victims that they don't need an attorney and that they should just accept a quick settlement with no complaints. Why do you think they do this? It certainly isn't out of the goodness of their hearts.

A study by the Insurance Research Council showed that that car crash victims who worked with a lawyer received 3.5 times more for their case than victims who negotiated with the insurance adjuster themselves. That is a pretty significant difference, and is exactly why the

insurance company wants you to settle as quickly as possible – before you get the help of a skilled attorney.

It is really in your best interest to at least talk to a lawyer with experience handling the type of accident in which you were involved. You can talk about the pros and cons of hiring a lawyer, and maybe even get an idea of what your case might be worth – although this can be difficult to determine up front.

Then, after you've done your homework, you'll know whether or not just accepting a low settlement offer from the insurance company is the right move for you.

Q: A family member was seriously injured when the floor mat in her Toyota Camry caused the gas pedal to jam up, and she had a bad accident. This happened AFTER Toyota issued its floor mat recall. Does she still have a case?

A: Yes. Just because her accident happened after Toyota recalled its cars due to the floor mat jam acceleration problem does not mean she does not have a case. In fact, many, many defective product cases are filed and successfully resolved for accidents that happen after a recall. The fact that Toyota issued the recall before the accident happened is simply one of many pieces of information that may be considered in the case.

If you have any questions about the Toyota floor mat unintended acceleration recall, please contact us at Vujasinovic & Beckcom. Our firm handles many cases involving defective vehicles.

2009 Model Electra Bicycles with Front Trays or Baskets Have Been Recalled

If you have a 2009 model Electra bicycle, you should know of a recent recall that involves about 6,400 bicycles. According to a press release by the U.S. Consumer Product Safety Commission, the recall of the Electra bicycles has been expanded. It was discovered that the front tray or basket on the bicycles can loosen and make contact with the front tire. This defect can cause the rider to fall.

There have already been 15 reports of the front tray or basket coming loose. It has been reported that two people sustained cuts and bruises due to the defective bicycle.

This recall includes the 2009 Delivery 3i, Delivery 8D, Surf 3i, Holiday 3i and Holiday 8i bicycles that have front-mounted trays or baskets. The baskets, which were sold as aftermarket items, are made of wicker and come with a removable tote bag. The front-mounted trays are constructed of an alloy frame with wooden slats. These trays were offered as original equipment on the bicycles, as well as aftermarket items.

The bicycles were sold across the country from October 2008 through August 2009.

Consumers are instructed to stop using these recalled bicycles and to contact an Electra Bicycle dealer for a free inspection and repair. A refund for trays and baskets that were purchased as aftermarket items may be available.

For more information, contact the manufacturer, Electra Bicycle, at (800) 261-1644 or visit the company's website at www.electrabike.com.





Have You Been a Victim of Insurance Company Tactics?

Insurance companies are looking for ways to boost profits, even if it is at the expense of policyholders. According to the American Association of Justice (AAJ), insurers are implementing more tactics against consumers who are already dealing with financial hardships.

The AAJ report, *Tricks of the Trade: How Insurance Companies Deny, Delay, Confuse and Refuse*, commented that in this slow economy, an increasing number of insurance companies will be using tactics to boost their bottom lines. Even some of the larger, well known insurers are believed to engage in some of the fol-

lowing practices.

- **Denying claims.** Insurers are known for trying to avoid paying claims, even when they are valid.
- **Delaying claims until death.** Many policyholders give up when their payment is delayed.
- **Using contracts that are confusing to consumers.** Insurance contracts tend to be very difficult to understand and many consumers are unaware of what they are agreeing to.
- **Basing approvals and premiums on consumer credit scores.** A lot of people who once had good credit, now have poor credit scores due to job layoffs, higher expenses and other reasons. Insurers are using these scores to determine premiums.
- **Canceling or rescinding coverage for sick policyholders.** Insurance companies do not want to have to pay for conditions that are expensive to treat.
- **Refusing to renew policies because of a claim or even a phone call.** Insurers frequently refuse to renew policies when claims are made. Sometimes they view a phone inquiry the same as making a claim.

Save Money This Holiday Season!



If your family's budget is tight, it doesn't mean you can't still have a great holiday season. Below are some money saving holiday tips:

1. **Set a budget.** You can put together your budget by looking at what you spent last year. If your financial situation has changed since then, you will need to examine your household expenses to see how much money you can put towards gifts and other holiday expenditures.
2. **Shop with a purpose.** Before joining the crowds of shoppers, make a list of what you need to purchase and look through ads to find the cheapest prices. When you have a shopping list, you are less prone to make impulsive purchases. Also be aware that many stores will match their competitors' prices.
3. **Make gifts.** If you have a special talent, you may want to consider making presents this year. Homemade gifts can be very special and sentimental, as well as less expensive.
4. **Avoid using credit cards.** If possible, you should try to avoid using your credit cards to purchase gifts. You don't want to have to pay high interest charges on top of everything else!
5. **Start planning for next year.** The earlier you start planning for the holidays, the more money you can save. Get a head start by purchasing items for next year at post-holiday clearance sales. You can also start putting money aside now for your holiday spending in 2010.

By following some of these suggestions, you and your family can have a wonderful holiday without spending too much money!

Client Spotlight (cont.)

Before the Judge made a decision, the insurance company agreed to pay its full one million dollar policy limits to our client!

The lesson here is that if you are involved in an accident, the

insurance company for the other person may destroy the evidence. This can really hurt your case. If you are involved in an accident, it's a good idea to take pictures, if possible, and as soon as possible, to preserve the evidence. Also, any physical evidence should be preserved.

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10 Ways to Put Safety at the Top of Your Holiday List



If you consider winter heating, overloaded electrical circuits and flammable decorations, you'll understand why December is prime time for home fires. Here are some old and new suggestions for a safe holiday season.

1. Look for the fire-resistant label on artificial trees and decorations.
2. Buy a natural tree that is really fresh. It should be very green and have needles that are hard to pull off. A twig shouldn't break when it's bent.
3. For outside decorations, buy only those made specifically for outdoors. Use heavy-duty extension cords and plug them into circuits that have a ground-fault interrupter.
4. Get a remote control to easily turn off lights before you retire or when it snows or rains.
5. Avoid cooking fires by staying in the kitchen when cooking on the stove top.
6. Put candles in heat resistant and place them where they can't burn something or get knocked down.
7. Before lighting a fireplace or wood stove, clear the area of tree boughs, paper and other combustibles. Never burn gift wrappings in a fireplace. They could cause a flash fire.
8. Protect small children by keeping decorations out of their reach. Inspect toys for small parts that could cause choking, and keep scissors used for wrapping gifts away from children.
9. Be sure to lock doors and windows. Thieves think you have money and valuable gifts in your home. Put indoor and outdoor lights on a timer, and leave a radio or television on when you leave the house.
10. If cold weather makes you want to use an indoor heater of any kind, be sure it is positioned well away from curtains, trees and decorations.

Firm Communication Policy

Our goal when we are working on our clients' cases is 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 also will respond to your emails in the same time frame. We have found that focusing on our clients' cases helps us to provide the best services possible.