



VB NEWS & NOTES

Doing Justice - Do you act with justice towards others?

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For years, our firm motto has been "Justice is Our Business." And about two years ago, the national trial lawyer association, which was formerly known as the Association of Trial Lawyer's of America (ATLA) changed its name to the American Association for Justice (AAJ) to better match its mission to its name.

The idea of "justice" came to the forefront of my mind a few Sundays ago when I was at church with my wife listening to a sermon by our preacher. The topic of the sermon was "Doing Justice." We attend a Methodist church in Houston, and while many of you who receive this newsletter practice different faith traditions, I thought the

sermon had some good points we should all consider, regardless of what faith tradition we follow.

Our pastor emphasized how the Biblical concept of "justice" is contained throughout the Bible. He told us how the religious figures in the Bible preached again and again the importance of doing justice in the world and how acting and behaving justly towards others should a top priority.

One good example is the "Golden Rule." The Golden Rule requires us to "treat others as you wish yourself to be treated," and nicely captures a broad definition of doing justice towards others.

So my question to you this month is the same question I will be asking myself. Are you acting justly towards others? Do you seek justice in all that you do?

My focus will be on treating others with equality, honesty, integrity, uprightness, and fairness. Treating others equally regardless of who they are or their station in life. Looking out for those less fortunate than myself. And trying to really listen to what others have to say, rather than just "pretending" to listen like I do all too often.

So this month, I challenge you to ask yourself "Am I acting with justice towards others?"

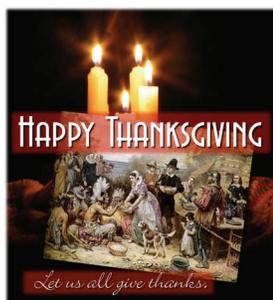
Client Spotlight



This month a wonderful former client and friend of our law firm referred a family member whose sister was involved in a tragic accident. It involved a car accident where the other driver apparently ran a red light.

We were able to secure the evidence quickly

and start the claim process and lawsuit process without any delay. The police investigated and have already concluded that the other driver was 100% at fault, and although I'd like to think the insurance company for the driver who ran the red light will act quickly to resolve the case in a fair and reasonable manner, based on past experience, we will not be holding our breath on this one.



Will Your Insurance Company Really Be There For You?

You purchase homeowners' insurance to cover your property in the event of a disaster. Have you ever wondered if your insurance company would really be there for you after a catastrophe? After all, that is what most insurance companies advertise in their commercials. According to *Consumer Reports*, many people have discovered that their insurance companies are uncooperative when it comes to paying claims.

A survey was conducted by the Consumer Reports National Research Center regarding homeowners' insurance claims. Among the people surveyed, nearly 50 percent said that they had problems with claims arising from

Hurricane Katrina. Hurricanes aren't the only disasters people face though. Fires, high winds and flooding can all lead to property damage.



As a policyholder, you rely on the belief that your insurance company will step up when needed. However, some of the largest insurers have been

found to delay payments and deny claims. Twenty-one percent of survey respondents reported having delayed payments for their insurance claims. Thirty-five percent of Allstate Insurance Group clients who were surveyed said that they had challenges with that insurer, which is the second largest in the country.

Consumer Reports gave some tips for homeowners to help avoid claim issues. It was recommended to take a home inventory by taking video or pictures of your belongings, as well as holding on to receipts. Also, try not to file small claims. Your premium may go up or your coverage may be dropped if you file as little as two claims in two years.

OfficeMax Task Chairs Have Been Causing Serious Injuries

If you have an OfficeMax Task Chair in your home or office, you need to be aware of a massive recall involving this product. The U.S. Consumer Product Safety Commission (CPSC) recently announced a voluntary recall in cooperation with OfficeMax of the Task Chairs. Approximately 216,000 chairs are affected by this recall.

According to the CPSC press release, the back of the chair, as well as its base post, can break and cause the person sitting on the chair to fall. There have already been 35 reports of these chairs

breaking and fifteen people have been injured. Some of the reported injuries include cuts, bruises, muscle strains and even concussions.

The CPSC has warned consumers to stop using these dangerous chairs. If you have an OfficeMax Task Chair, you can find out if it is included in the recall by looking up the model number. The affected chairs are model numbers OM182 and OM96614, which can be found under the seat on a white UPC label.

The recalled chairs come in charcoal and have black plastic arms. The product was sold at OfficeMax stores across the nation and on the company's website from September 2003 through July 2008. You can return your chair to any OfficeMax store for a full refund or a \$55 gift card if you don't have your receipt.

For more information, you can contact OfficeMax at (800) 283-7674 or visit www.officemax.com.



8 Ways to Protect Your Family This Flu Season

The flu season is upon us, so there is no better time than now to focus on staying healthy. Below are eight ways to reduce the risk of getting sick with the flu this year.

Wash your hands. Doctors recommend that you wash your hands as often as possible. When soap and water isn't available, use antibacterial gel.

Get some sleep. If you are starting to feel ill, make sure you get at least 8 to 10 hours of sleep. Your body needs rest in order to fight off sicknesses.

Consider the flu shot. The flu shot can act as a safe-

guard against the flu, but it is not for everyone. There are some risks that should be discussed with your doctor.

Eat healthy food. Eating plenty of fruits and vegetables will help boost your immune system.

Exercise on a regular basis. Habitual workouts can also help your immune system and overall wellness.

Quit smoking. Smoking can actually increase your chances of contracting infections. Just one more reason to quit!

Think positive. Researchers have found that happiness can affect more than just your outlook on life, but can also improve your immunity.

Don't touch your eyes and nose. Try to avoid the urge to touch your eyes or nose, as these are places germs enter the body.

You can eliminate some of your fears this flu season by taking action to safeguard yourself and your loved ones.

Studies Show Mobile Phone Hazards



Only 2 percent of people are able to safely multitask while driving

Texting and dialing create more danger on the road than any cell phone-related activity. The National Highway Traffic Safety Administration, however, says using the cell phone at all is a serious safety hazard on the road.

The Senate is considering a bill that would require all states to ban texting while driving; 17 states and the District of Columbia have already passed a ban. Seven states have outlawed driver use of hand-held communication devices altogether. (A

2008 nationwide survey showed that only 63 percent of phone users say they would obey such laws.)

There is no way to know how many accidents are cell phone-related but David Strayer, a professor at the University of Utah, estimates that only 2 percent of drivers can safely multitask while driving. They are the same people who would make good fighter pilots.

In his studies, people who were legally drunk had fewer crashes when they were sober and talking on a phone.

Some authorities believe that hands-free technology makes mobile phones safer. But talking to someone on the phone is different from talking to a passenger. The passenger helps the driver observe dangers on the road. Often in Strayer's studies, the passenger stopped or started talking according to roadway conditions.

At Johns Hopkins University, scientists have discovered that when people direct their attention to sound, the visual capacity of their brain decreases.



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The Great American Smokeout: November 19

November 19, the Great American Smokeout, reminds us of the dangers of smoking. Tobacco causes twice as many deaths a year as AIDS, alcohol abuse, motor vehicle crashes, illicit drug use, and suicide combined. Nicotine is addictive. The act of smoking adds a second obstacle to quitting. It's hard to do, but there are helpful options:

* Nicotine replacement therapy (NRT), in the form of patches, inhalers, gum and lozenges.

* Zyban (bupropion), a prescription

antidepressant that replaces the "high" of nicotine.

* Chantix, a prescription drug that blocks nicotine receptors in the brain.

* Smoking cessation counseling. One study group received hour-long counseling weekly for three months. They were also encouraged to use NRT and bupropion. Two years later, one-third of those in the group had successfully quit, compared to 9 percent who had other care.

* Cold turkey is quitting all at once with no help. It's cheaper and quicker but works mainly for light smokers who are committed to stopping.

Moderate to heavy smokers benefit more from NRT, according to the Journal of the American Medical Association. NRT users, however, are more likely to begin smoking again.

No matter what your approach, you need a genuine desire to stop. Those who are trying to quit can be helped by exercise, which reduces cravings. Even a five-minute walk can help.

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.