



VOLUME 1, ISSUE 1

SUMMER 2009

VB NEWS & NOTES

Take Care this Summer

Special points of interest:

- *Safety Tips*
- *New book is being released this summer!*
- *Be safe this summer, take extra precautions.*
- *Contact us before you talk to an Insurance Adjuster or signing any forms- (877) 724-7800*

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With the summer season upon us, it's time for cook-outs, vacations with the family, baseball, hot weather, and for the kids, lots of swimming and outdoor activities.

When I was growing up, swimming was the center of our summer life. We lived near a lake in Fort Worth and had a small pool in our backyard. We swam all day every day, or at least it seemed like it. What great memories.

Now, as a parent of three kids, I get to relive my summer experience by watching my kids swim. It's amazing how much they enjoy splashing around in the pool, learning how to jump off the diving board, and how much I

enjoy watching them enjoy themselves.

But swimming can be dangerous, especially for young kids. It's impossible for parents to watch their kids 100% of the time, so we often have to rely on others to help us.

Drowning deaths occur far too often. On July 18, 2007, almost two years ago, two-year old John Pluchinsky drowned while swimming during summer camp at the Houston Racquet Club in Houston, Texas. He drowned in a clear-water pool in plain sight of two lifeguards and six counselors with a ration of almost 1 counselor for every 2 campers. How could this happen?

John's parents have created a

website that is **MUST READING** for all parents and anyone responsible for pool safety that attempts to answer those questions and provide valuable free information to help increase pool safety and awareness. You can find the website by visiting our firm website, www.vbattorneys.com, and then visiting the following link: <http://www.ifpoolsouldtalk.com>

This website is a tremendous resource for all parents and anyone else responsible for water safety. I applaud John's parents for taking the time to put this information out there and strongly encourage everyone to spend a few minutes to visit the website.

Recent Case Results

Maritime Back Injury case: \$1,500,000.00.

Truck Accident case: \$875,000.00.

Car accident case involving broken collarbone: \$140,000.00.

Workplace accident case involving head injury: \$4,000,000.00.



Speaking of Safety *Home safety for singles*



About half of all American households consist of one person.

Living safely on your own is a key source of Independence, but it's not easy.

Basically, all the home safety advice given to couples and families applies to the homes of single people. But these cautions are even more important for one-person households.

In addition to cooking safely, being sure the smoke alarm works, and having nonslip rugs and bath mats, here are some other words of advice.

* Create a detailed action plan in

case of an emergency. Who will you call, a neighbor, 911, family or a friend?

* Put the telephone in a convenient spot. If you use a cell phone, be conscious of where you leave it, so it can be found quickly.

* Be sure doors have deadbolt locks.

* When visitors knock, have them identify themselves. Use a door chain. Never open the door for an unidentified stranger.

* Have daily communications with family or friends. Remain socially engaged.

* Keep track of doctor's appointments and times to take any medications.

* Have adequate lighting at the front door or hallway and on steps. If you live in an apartment building, report any lights that are burned out.

* With Internet dating, never give your full name, address or phone number at the first meeting. Meet in a public place such as a coffee shop.

The rules of financial security are different now

**"HAVE
MODEST
EXPECTATIONS
IN CURRENT
ECONOMIC
TIMES."**

Some of the time-tested advice on financial security has to be changed in the current economic times. Some tips from the editors of Money magazine:

* Judging risk is about making or missing financial goals. Buying stock when it's a bargain or waiting for the upturn may not be best if you will need your money in the next decade. Scaling back on stocks might be better even if you miss the next upturn.

* Increase your available cash. Forget six months' living expenses. Try to gather two to four years of

living expenses in low-risk savings.

* Diversify investments the right way. Check funds you own or want to buy at Morningstar.com's Instant X-Ray Tool. Buy a fund that invests up to 20 percent in emerging markets and the rest in developed countries. Then consider a high-yield fund and a broad U.S. bond fund and you will be well diversified.

* Borrow cautiously. Get a mortgage you can afford for the life of the loan and make a down payment of 20 percent.

* It's still a good idea to buy a home. Have modest expectations for a home as a wealth builder. Owning gives you a hedge against

rising housing costs and it results in a forced commitment to save. In the end, you own the house and no longer have to make payments.

* Forget early retirement. Delaying retirement by just one year could increase your annual retirement income by 9 percent, according to the Urban Institute. If you are forced to retire, find another job even if it doesn't pay as much. Put off collecting Social Security benefits for as long as you can.

If you can find a job with health benefits, it's even better. The average health-care tab for an early retiree before he is eligible for Medicare is up to \$8,500 a year, according to AARP.

Thanks Dad, We Know How Important You Are

There's more to being a dad than earning a living and being an advisor to teenagers.

According to researchers in the Fatherhood Project at the Families & Work Institute, interacting with dad is crucial for child development. Researchers now know that even interactions with your infant or toddler influence how your kids will relate to other people later in their lives and how they will view the world at large.

A study at the University of Re-

gensburg, Munich, Germany, shows that children whose fathers played with them in a sensitive, supportive and challenging way at age two tended to form closer, more trusting relationships with others at ages 10 and 16.

By age 16, fathers' play proved even more powerful and predictive than the mother-child bond. The researchers found that dads' play makes a pivotal and unique contribution to kids' growth.

Telling stories of family history

and how your parents and grandparents overcame adversity has an influence on how kids handle difficult times. An Emory University study showed that the ability of children, ages 14 to 16, to retell parents' stories is linked to a lower rate of depression and anxiety.

Your stories, told with eye contact about how you and others overcame problems, can help your children view the world with optimism.

Lightning Can Do Shocking Things

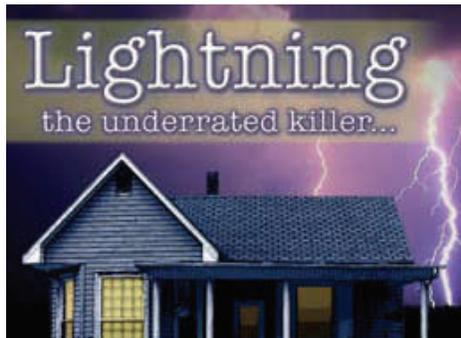
An additional 300 people report being injured seriously by lightning, but many more injuries are undocumented and could involve many more.

Lightning can injure people even when they are not directly struck, such as when it strikes a tree and creates a side flash injuring those who are standing nearby.

According to the National Weather Service, being struck directly or indirectly causes injuries to the nervous system and the brain.

Some of the results:

- * Memory loss, personality shifts or depression.



- * Fatigue and sleep disorders.

- * Burns, hearing problems, light sensitivity, dizziness and headache.

Protect yourself by staying out of its path. Lightning can strike as far as 10 miles away from the area where it is raining.

When you hear thunder, you are within striking distance for lightning.

Seek safe shelter immediately. Get to a sturdy building or an enclosed car.

Inside a home or building, stay off corded phones, computers and any equipment that puts you in direct contact with electricity.

Stay away from indoor and outdoor pools, tubs, showers and other plumbing that could conduct electricity. The effect of conducted current from a lightning flash may range from tingling shock to a massive current diverted from a poorly grounded electric power pole through the wiring system.

When you are inside, wait 30 minutes after the last clap of thunder before going outdoors. This could seem like a long time, but lightning can strike even after the rain turns to a drizzle.

Live today

Look to the present. The great disease of "I will be happy when ..." is sweeping the world.

You know the symptoms. You start thinking: I will be happy when I get that ... BMW ... that promotion ... status ... money.

The only way to cure the disease is to find happiness and meaning now.

Marshall Goldsmith



ACCIDENT & INJURY LAWYERS

VUJASINOVIC & BECKCOM, P.L.L.C.

Vujasinovic & Beckcom P.L.L.C

1001 Texas Avenue

Suite 1020

Houston, TX 77002

Phone: 713.224.7800

Fax: 713.224.7801

Email: Brian@VBAttorneys.com

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New Book "The Truth About Texas Car, Truck, and Motorcycle Accident Cases"

Brian Beckcom, one of the firm's lawyers, recently wrote a consumer's guide to Texas car, truck, and motorcycle accident cases.

The book, entitled "The Truth About Car, Truck, and Motorcycle Accident Cases" is written for injured people and their families and helps them to navigate

through the insurance claims process, offers tips about how to hire the right attorney for an accident case, and explains the legal process.

If you want a copy of the book, please email Brian at Brian@vbattorneys.com.

