



FINNEY INJURY LAW
- TRIAL LAWYERS -

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GIVING FOR THANKSGIVING CHARITABLE EVENTS AND ORGANIZATIONS THAT NEED YOUR HELP

Thanksgiving will be here before we know it, so in the spirit of being thankful and giving back, we'd like to highlight some wonderful charities, organizations, and events in St. Louis that are providing volunteers with opportunities to spend this holiday season giving back to those in need.

Lutheran Senior Services

The seniors living at Halls Ferry Manor rely on generous food donations from Straub's Markets every Thursday morning, and the volunteers who transport these donations can always use extra hands. Every Thursday morning, you and your family can assist them by helping pick up the donations and dropping them off at Halls Ferry Manor. The best part is this act of generosity doesn't just occur during November — it's an ongoing

donation throughout the entire year! Visit STLVolunteer.org to find out more and sign up for as many Thursdays as you'd like.

The Thankful Turkey Trot

This annual St. Louis event is still on, but it's going virtual this year! Proceeds from registered runners go to Best Buddies Missouri, a nonprofit 501(c)(3) organization dedicated to establishing a global volunteer movement. They create opportunities, friendships, and programs for people with intellectual and developmental disabilities. Head to MissouriRuns.com/stlouisturkeytrot to reserve your spot in either a half-marathon, 10K, or 5K and receive commemorative gear you can sport while you run or walk the distance on a course of your choice between Thanksgiving day and Nov. 29.

United Way's DIY Giving

Because in-person volunteer opportunities are more limited this year due to health and safety precautions, United Way has created online guides to help families put together their own useful donation packages. At STLVolunteer.org/hvg, you can find project guidelines for things like dinner baskets, cocoa kits, blessing bottles, and greeting cards for seniors. Each includes information you and your family need to construct these meaningful volunteer projects on your schedule, and they also include instructions on which supplies to purchase and where to drop your gifts off.

The Thanksgiving season may look a little different this year, but that doesn't mean we can't still find ways to give back to those in need and make it special.



TRIALS & THEIR TALES

- NEWSLETTER -

1600 S. BRENTWOOD BLVD., SUITE 220 • ST. LOUIS, MO 63144 // FINNEYINJURYLAW.COM // 314-293-4222 // NOVEMBER 2020

'THESE GUYS NEED TO GET THEIR HEADS AROUND THE VALUE OF THIS CASE.' TRUER WORDS WERE NEVER SPOKEN

I sat there in a Jefferson County courtroom several weeks after we obtained a verdict for our client. The last offer had been half the policy limit of \$300,000. Yet, our verdict a couple weeks before was over *eight times* the policy limit. An old-time lawyer brought in by the insurance company after that verdict made sure to let us "kids" know we were out of our league. His job was to convince the judge a new trial was needed or to knock down the verdict; there was no way this case was worth what the jury said.

You see, after a verdict, the insurance company does not just pay it. Quite the opposite. They go on an all-out war against you and your client. And after a good verdict, the fight really begins. This lawyer had been calling the bailiff and jurors, trying to get statements he could use against us to convince

the judge the verdict was tainted. The problem was, it wasn't. That didn't stop him from trying to make it appear that way. The bailiff, to his incredible credit, said he was not giving a statement unless both sides were present. What a man of integrity.

The lawyer and his firm filed a motion for new trial and claimed the court had favored me during the trial and that favoritism affected the verdict. They said this was a "run of the mill" auto case — who cares what happened to this human being we represented — his injuries and life changes were just like all the other auto cases: a number. That failed. Then they filed an appeal. And they tried the same tactic — even getting the judges on the Court of Appeals to say this was your "everyday auto case" and it didn't really justify this type of number for a verdict. We put in more hours and effort. We fought that and their appeal failed.

For over three years, we fought this case, invested our own money, and didn't get paid a dime for that time. Yes, we spent hundreds of man-hours and risk, money going out and none coming in, to fight a multibillion-dollar insurance company and several law firms.

When the lawyer told us we needed to "get our heads around the value," their



offer was \$200,000. Yes, the client of the insurance company had a verdict of eight times her policy limit of \$300,000 against her, and the insurance company refused to even offer the amount of her policy. Let me make it very simple — the insurance company was hanging their client out to dry and forcing us to put her in bankruptcy.

Well, we didn't. We were not going to do that to this lady who hit our client. She made a horrible mistake one day and that was her fault. But her insurance company did not come to her aid. Instead, they were forcing us to put her in bankruptcy. So, we made a deal with the lawyer she had hired on her own. We said we will not put you in bankruptcy, but in exchange, help us collect the verdict from the insurance company.

So, that old-time lawyer was indeed right. We did need to get our heads around the value of the case: We recently settled for \$1,000,000 more than the verdict amount.

OUR APOLOGIES

We realize last month's newsletter printed with a misspelled title, and want to let our readers know that we've since corrected it. Rest assured, we're continuing to give every case and client the care and attention to detail they deserve. We promise that one misspelling in our newsletter will never change that.

BORED ON THANKSGIVING? PLAN A MOVIE MARATHON!

5 THANKSGIVING FLICKS FOR THE WHOLE FAMILY

After a giant Thanksgiving meal, it can be tempting to sink down onto the couch and never get up — so embrace it! This Thanksgiving, try planning a family movie night to enjoy while the turkey settles.

Movie nights are about as low maintenance as family hangouts can get. According to Elle magazine, actress Angelina Jolie credits family flick marathons for helping her survive quarantine with six kids at home. Her secrets to success are comfortable clothes like pajamas and robes, along with plenty of movie snacks. This Thanksgiving, plan your marathon around these holiday-themed films.

1. **‘Free Birds’** — This hilarious 2013 animated film stars Owen Wilson and Woody Harrelson as

turkeys who have escaped the Thanksgiving table. Together, they go on a mission back in time to break up the first Thanksgiving and get turkey off the menu for good.

2. **‘A Charlie Brown Thanksgiving’** — This old-school television special from 1973 is a Thanksgiving classic. In it, Charlie Brown and Snoopy navigate football, an ever-growing Thanksgiving guest list, and a backyard feast of junk food.

3. **‘Garfield’s Thanksgiving’** — Everyone loves Garfield, and this 1989 television special starring Jon, Odie, and the fat cat himself is another Thanksgiving mainstay. The vet puts Garfield on a diet at the worst possible time: right before Thanksgiving.

4. **‘An Old-Fashioned Thanksgiving’** — This 2008 period drama is based on a short story by Louisa May Alcott and tells the tale of an estranged family who find themselves back together just in time for the holidays. It’s historical, heartwarming, and fit for all ages.

5. **‘A Family Thanksgiving’** — This Hallmark comedy is a funny combination of “A Christmas Carol” and “17 Again.” A high-powered lawyer is transported to an alternate universe and gets a look at what her holiday life could have been like if she’d made different choices.

With these five films on your watch list, you won’t need any other Thanksgiving entertainment!

THE 11TH HOUR OF THE 11TH DAY OF THE 11TH MONTH

WHY VETERANS DAY AND THE NUMBER 11 GO HAND IN HAND

Veterans Day comes every Nov. 11. It’s a national holiday that recognizes veterans who served in the United States Armed Forces and honors those both living and deceased. Historically, the day marks Armistice Day and the end of the Great War: World War I. But what is the significance of the number 11?

The armistice was signed at 5:45 a.m. in France, but it took effect at 11 a.m. that same morning — which happened to be Nov. 11, 1918. The armistice originally lasted 36 days but was extended month after month. This led to the signing of the Treaty of Versailles on June 28, 1919, when peace was officially declared.



Later that year, President Woodrow Wilson proclaimed that Nov. 11 would be known as Armistice Day to honor those who fought in the Great War. This lasted until 1954, when President Dwight Eisenhower signed a proclamation turning Armistice Day into Veterans Day.

The change was made in order to recognize *all* veterans who had honorably served their country. By 1954, the U.S. had fought in more wars — specifically World War II and the Korean War — and hundreds of thousands more Americans had served.

Unsurprisingly, there was some political drama surrounding the day. In 1968, Congress made Veterans Day a federal holiday under the Uniform Holiday Bill. The idea was to increase the number of three-day weekends in the year. Veterans Day became a holiday that would fall on the fourth Monday of October, a far cry from Nov. 11.

However, in 1978, Veterans Day was restored to its original Nov. 11 date. But why?

The answer is simple. It’s a number that sticks with you. When the clock strikes 11:11, you *always* take notice. By that same notion, we all remember the 11th hour of the 11th day of the 11th month. Because of this, we’ll never forget the end of the Great War, nor will we forget those who served.



DEALING WITH INSURANCE ADJUSTERS

THE IMPORTANT NEED-TO-KNOW

When you’ve been injured in an accident and want to seek compensation for your injuries, you’ll likely have to talk to insurance adjusters. You may be filing a claim against your own insurance company or against the insurance company of the at-fault party, but either way, it’s important to understand how to properly speak to these adjusters so you don’t hurt the value of your case.

Understand Their Objective

Unfortunately, insurance adjusters are not concerned with getting you a fair settlement. Their job is to save their company money, which means they’ll be looking for ways to diminish your claim and offer you as little as possible. Make sure you’re aware of this objective so you remember to speak in a guarded manner — don’t admit any fault and don’t make any statements that could be misconstrued as an admission of guilt, especially the phrase “I’m sorry.”

Stay Calm and Professional

Insurance adjusters can be frustrating and even infuriating at times. You’re likely already emotional about your accident and the ordeal you’re going through, but it’s important to remain as calm and professional as possible. Just like any other person, the adjuster will not react positively to verbal attacks. You attract more flies with honey than with vinegar, so stay calm and you’ll help your case.

Keep Details to Yourself

One of the primary duties of an insurance adjuster is to get as much information from you as possible. They’ll ask questions about how your accident occurred, what you were doing at the time, how you’ve been recovering, and the extent of your injuries. While you may want to open up, refrain from giving too many details. Provide basic information, but remember you don’t have concrete answers yet, especially about the extent of your injuries. Don’t provide details that could help them decrease your compensation later.

When in doubt, the best thing you can do after you’ve suffered an injury is to hire an attorney. They can speak to insurance adjusters on your behalf and know exactly how to do so. If this sounds like a scenario you or a loved one finds themselves in, give our office a call so we can help.



LUXURIOUS VEGAN CHOCOLATE MOUSSE

Inspired by WellPlated.com

INGREDIENTS

- 4 oz vegan dark chocolate, chopped
- 2 large avocados, pitted and skinned
- 3 tbsp cocoa powder
- 1/4 cup almond milk
- 1 tsp vanilla extract
- 1-3 tsp maple syrup, to taste
- Fresh berries, for garnish

DIRECTIONS

- In a microwave-safe bowl, melt the dark chocolate. Heat in 15-second intervals, then stir and repeat until melted. Set aside to cool.
- In a food processor or blender, combine the cooled chocolate and other ingredients. Blend until smooth and creamy, adding additional sweetener as desired.
- Scoop into glasses and refrigerate at least 2 hours. Top with berries and serve!

YOUR REFERRALS MEAN THE WORLD TO US

There is no greater compliment we can receive than a client telling a friend or loved one about us. If you know somebody who has been injured and needs an attorney who will fight on their behalf and give their case the attention it deserves, please pass along this newsletter and have them give us a call at 314-293-4222. Thank you for spreading the word about Finney Injury Law.