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- TRIAL LAWYERS -

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## ST. LOUIS' BEST MUSEUMS INDOOR ATTRACTIONS TO ESCAPE THE WINTER



**J**anuary is the coldest month of the year in St. Louis and about the time when everyone starts pining for spring. The weather may be at its worst, but that shouldn't stop you from getting out of the house and having some fun. Here are a few places to stay dry, warm, and entertained while it's cold, wet, and dark.

**SAINT LOUIS ART MUSEUM**  
1 Fine Arts Drive, St. Louis, 63110

The granddaddy of the city's cultural hotspots, the Saint Louis Art Museum is worth visiting over and over again. Since its founding in 1879, the museum has curated a truly remarkable collection of works from all over the globe, spanning centuries. If you've yet to see the current exhibition by recent presidential portrait artist Kehinde Wiley, be sure to visit the museum before Feb. 10. The exhibit features contemporary reinterpretations of works from the museum's collection, recasting local residents as subjects to stunning effect.

**ST. LOUIS CARDINALS HALL OF FAME MUSEUM**  
Busch Stadium, 700 Clark Ave., St. Louis, 63102

Opening day may be months away, but now's the perfect time to take a stroll through Cardinals history. Located inside Busch Stadium, you can grab combo tickets for a guided tour of the stadium and access to the museum, which features an in-depth look into one of baseball's most storied franchises. Memorabilia ranges from old jerseys to a display of the team's 11 World Series trophies. If you have any diehard fans in your house, they'll surely appreciate a visit.

**CITY MUSEUM**  
750 N. 16th St., St. Louis, 63103

The City Museum is so unique that it's difficult to describe. The museum's website calls it "an eclectic mixture of children's playground, fun house, surrealistic pavilion, and architectural marvel made out of unique, found objects," and we'd be hard-pressed to do much better. Ultimately, trying to put it into words is much less thrilling than experiencing it for yourself.

## THE MILLION-DOLLAR POWER OF PERSEVERANCE WHY WE BELIEVE IN SEEING IT THROUGH

**A**t this time of year, most of you are probably setting your New Year's resolutions. But don't worry; I'm not here to pretend I have some magical system for creating resolutions that stick, and I'm not about to bore you with a bulleted list of what I hope to achieve in 2019. Instead, I want to talk to you about a quality that will serve you well no matter what your resolutions are: perseverance. The ability to stick with it is what determines whether your goals will keep you motivated throughout the year or whether you'll have forgotten about them by March.

As an attorney, perseverance is an essential quality for success. The courts move slowly, and insurance companies use this to their advantage, often stalling and delaying the process for as long as they possibly can. When it comes down to it, insurance companies do everything they can to wear down your perseverance, hoping it will be enough to get you to accept less than what you deserve. I've seen it play out time and again, including a case we recently worked on.

In this case, our client, a woman in older adulthood, was injured in an auto accident through no fault of her own. She experienced moderate injuries which affected her quality of life in a serious way. However, she did not incur huge medical bills or lose wages as a result of the injuries. In

cases like these, you can expect the insurance company to offer a tiny fraction of a claimant's policy limit, and that's exactly what happened. The initial settlement the insurance company proposed was \$14,000.

Our client was steadfast in her refusal of such an amount. She could no longer interact with her grandchildren the same way she did before the accident. On top of that, her favorite hobby, gardening, was no longer feasible. In short, her life was markedly worse after the accident than it was before. We knew the impact of the crash on her life was worth more than what had been proposed, so we decided to fight.

This may sound blunt, but insurance companies don't view you as a person with a life. Instead, they see you as numbers on a balance sheet, a means to an end of larger profits and happier shareholders. This case is the perfect example of that. Despite our efforts to demonstrate how severely our client's quality of life had been hampered, the insurance company never offered more than \$42,000, a number which we refused five times, including a week before trial. Our counter offer was that the policy limit, \$300,000, would be enough for us to settle.

Each of those five offers was an attempt to test our perseverance, but we passed each and every test.



A jury of 12 people, which reacts a lot differently to human emotion than an insurance company, rendered a judgment of \$2.5 million dollars in our favor.

Our client, who never hesitated in her resolve, got what she deserved because she had the strength and courage to see things through to the end. There were countless opportunities for her to throw her hands up and say, "You know what, I'm done fighting." To her credit, she never did that and received a much greater sum as a result. That's the power of perseverance.

*Chi*





# MOM REALLY DOES KNOW BEST

## 3 WIVES' TALES PROVEN TRUE

“Make a face like that, and it’ll stay that way forever.” You may have heard something like this from Mom’s book of wisdom. Maybe you never disputed the idea that mother knows best. But as you grew up, it slowly became clear that hair doesn’t grow back faster and thicker if you shave it, cracking your knuckles doesn’t cause arthritis, and gum doesn’t stay in your stomach for months after you swallow it. After a whirlwind of wives’ tales over the years, many common claims have been put under scrutiny. Wives tales have been known as pseudoscience and blind intuition, but even as many were disproved, some surprisingly proved to hold weight. Here are three wives’ tales that have proven to be true.

### GARLIC CURES COLDS

For decades, moms have professed the healing properties of garlic, suggesting it can cure colds and help the body fight sickness. It turns out they were absolutely right. Garlic has antiviral properties that strengthen the immune system and nutrients that help combat illnesses. The effects of garlic can actually be more effective than over-the-counter flu medications. Some studies show that regular consumption

of raw garlic lessens the likelihood of getting a cold, so if you feel a tickle in your throat, try a clove before you open the medicine cabinet.

### HEARTBURN MEANS A HAIRY BABY

It’s hard to list wives’ tales without bringing up one about pregnancy. Many are solely based on intuition, but a few that sound odd are legitimate. In 2007, a study done by Johns Hopkins attempted to debunk the myth that heartburn during pregnancy would mean a hairy baby at birth. Instead of proving it wrong, they found that 82 percent of women with severe heartburn during pregnancy gave birth to hairy babies. Turns out the hormones that cause heartburn in pregnant women also affect fetal hair growth.

### JOINT PAIN PREDICTS THE WEATHER

Did you ever look at your mom with skepticism when she would predict rain because her knees hurt? If so, you might owe your mom an apology, because there is a scientific connection. The drop in barometric pressure that’s common during storm weather causes pain in arthritic joints.

# SOCIALLY SECURE

## SOCIAL MEDIA REMINDERS FOR PARENTS



Social media has been making the world smaller than ever. The distance among cross-country relatives and friends shrinks with each post or Skype call. And instant updates from loved ones are particularly valuable during the holidays. That Christmas morning video call means Grandma and Grandpa get to see their grandkids in their new holiday outfits, but so can online predators.

According to digital and safety experts, half of the photos filtered onto the darknet are stolen from parents’ social media accounts. If these predators are privy to your photos, they’re also able to snag your location and other sensitive information, putting you and your children at physical risk as well.

On a less disturbing note, social media content is permanent. Even after you delete a post or a photo, it leaves a digital footprint that could follow your child throughout their education and

could even affect job interviews or future relationships. It’s still possible for you to foster a sense of privacy in the digital age, but it’s important to respect what your child deems private information. After all, it’s their future. Consider these rules before you share.

- 1. Ask your child’s permission.** If they can speak, then they can speak for themselves. Children love to see photos of themselves, but they may also be aware of what they are and aren’t comfortable with, even at a young age.
- 2. Limit the nudity.** Everyone loves a beach day, but think twice before posting swimsuit or skinny-dipping pictures. Opt to post safer photos, like the family posing prior to fun in the sun.
- 3. Check your settings.** Your privacy settings may be exposing your family to more people than you know, and if you feel the need to share every minute

of your child’s day online, making these settings airtight will protect your children and their reputations.

Consider some of these safe alternatives to regular public posting:

- 1. Tinybeans.com** is a secure photo-sharing website for parents of babies and young children. The digital photo album app allows you to share photos with only the people you choose.
- 2. Create a separate, secure group on Facebook.** Family, friends, or coworkers in closed groups can still fawn over their little ones in a personal, safe setting.

Despite the dangers your digital life can elicit, you don’t have to avoid the digital world completely. Social media is still a great tool for families to stay connected, as long as you take precautions. Go ahead and brag about your kids online — just be safe and considerate of your child’s wishes.

## DO YOU KNOW THE DETAILS OF YOUR INSURANCE POLICY? WHY YOU SHOULD CHECK NOW RATHER THAN LATER

When it comes to auto insurance policies, most people adopt a set-it-and-forget-it approach. Once they’re signed up, they assume they’re covered and go about their normal routine. This approach may be nearly universal but that doesn’t mean it’s wise. Like it or not, insurance policies are complicated, multifaceted documents. Understanding the nuances of your policy could be the difference between a minor headache and a major nightmare.

Missouri is a traditional “fault” or “full-fault” state rather than “partial fault.” In a full-fault system, the driver whose negligence is deemed to have caused the accident is the person responsible for compensating losses that occur as a result of the accident. The nature of the law may lead people to believe that

their insurance will only be necessary in the event that they are the person at fault in an accident, but that’s untrue. There are many circumstances where the at-fault driver’s policy limits will be exceeded, and you’ll need to rely on other means to receive compensation.

The liability limits on Missouri auto insurance coverage is \$25,000 for bodily injury per person, \$50,000 for bodily injury per accident, and \$10,000 for property damage. Since these numbers are relatively low, it’s not hard to exceed them in a serious accident. Similarly, the mandated amount of uninsured motorist (UM) coverage, which kicks in when an accident is caused by an uninsured driver, is \$25,000 and \$50,000 for bodily injury per person and per accident, respectively.

While you can never be sure of the other driver’s policy, you do have control over yours. To provide better coverage for bodily harm and injury, you can add MedPay to your policy. MedPay allows your policy to help cover the injuries sustained by you and your passengers, no matter who is at fault. You can also increase your level of UM protection. Both of these are relatively inexpensive options which can be easily amended to your policy.

Having insurance isn’t a black-and-white affair. The nature of your coverage matters just as much as whether you’re insured or not. There’s no better time than now to take a look at your policy and see where it’s lacking.

## TAKE A BREAK

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## 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.