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THE GATEWAY TO GROOVES LEGENDARY MUSICIANS FROM ST. LOUIS



St. Louis is a cultural mecca, so it's no surprise that the city has incubated an abundance of incredible musicians. Unlike cities where one type of music dominates (country in Nashville, for example) we have a diverse history of talent in all genres. Among the greatest names in the pantheon of St. Louis music, you have to include this trio.

MILES DAVIS

If St. Louis had only ever produced one musician and that musician was Miles Davis, that would be more than enough. Davis' impact on 20th-century music is incalculable. From the modal innovations of "Kind of Blue" to the fusion masterpiece "In a Silent Way," Davis possessed a restless creative energy that found him constantly seeking new musical paths. "Sometimes you have to play for a long time to be able to play like yourself," he once said. We would add that you could play forever and still never be able to play like Miles.

CHUCK BERRY

No single person can claim to have invented rock 'n' roll, but Chuck Berry had more of an influence on its development than almost anyone else. After honing his craft at local country and R&B bars, Berry recorded "Maybellene" for Chess Records in 1955. The rest, as they say, is history. From his songs to his stage presence, Berry set the template for countless acts to follow, including four lads from Liverpool who had pretty good careers of their own.

UNCLE TUPELO

Cicero's Basement Bar, like CBGB, is one of the few clubs that served as an incubator for an entire genre. In the late '80s and early '90s, Cicero's was home to a group of musicians who sought to strip country music of its modern sheen and return to something rootsier. Of all the bands this movement created, Uncle Tupelo had the biggest impact. Their album "No Depression" codified the genre. Two of their members, Jeff Tweedy and Jay Farrar, would go on to found Wilco and Sun Volt, respectively. Not a bad legacy for a basement bar.



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A 5-FOOT TALL DYNAMO A TRIBUTE TO MY MOM

"To whom much is given, much is expected." -Cindy Finney

I've lost track of the number of times I have heard that phrase from my mom. But, unlike most messages heard over and over, this one has never lost its power for me. I find myself thinking about it again and again. It is something my mom has said to me for decades, though she hasn't said it much in the past few years. I guess that is due to the maturing of our relationship, going from child to friend, or some combination of both. For me, my mom has given me so much that I could never meet her expectations. But the best thing she has given me is her example, and that is something I get to see almost daily.

My mom raised seven of us: four boys and three girls. At 5 feet tall and maybe 110 pounds, she packs more strength and commitment than someone double her size. She has a spine of steel, though her back bothers her now and again.

I've seen my mom stand strong at the funerals of her closest friends, celebrate the weddings of her children, and adapt to chaotic and unpredictable changes in her life. I've seen her raise more children than she bore, treating them as her own. I've seen her change the lives of more people than I can count; people from



Vietnam, Somalia, Bosnia, Eritrea, and more. She has created more positivity in this world than can be measured; she cannot possibly know the number of people she has helped. And, she just celebrated her 20th year as a small-business owner.

Every time we approach Mother's Day, I often think one day is not enough to celebrate all the moms in our lives. Moms often don't get the credit they deserve, and their contributions are taken for granted, even becoming mundane. I think of my mom and my wife, and I know I haven't given them the credit or the acknowledgment they deserve.

So, to the moms who never complain, who never say no, who never figure that someone else will do it, who commit to their family, who never receive enough recognition, and whose value is never completely

comprehended, none of us could have made it as far as we have without you.

To my own mom, who is entering a new phase of life as a grandmother, you do not know all the people you have helped. You could never know all the encouragement and support you have provided to my family. You've never said no, you've never said it was too much, and you've never made us feel like a burden.

For you, Mom, on this Mother's Day, allow yourself to experience what you have given to all of us. To be taken care of, to do what you want, and to enjoy it without any guilt, if only for one day.

Chi



My name is Chris Roberts. I am an attorney who represents people in class action lawsuits and other cases against debt collectors, payday lenders, telemarketers, and other companies. A class action lawsuit is a way for a large group of people to bring a single lawsuit against a company for a wrong it has committed repeatedly and routinely.

The benefit of a class action lawsuit is that it not only has the power to change a business's conduct but it can also help hundreds or thousands of people along the way.

Consider this example: A debt collector improperly obtains a judgment against a person for \$1,000. The debt collector may correct this wrong and return \$1,000 to the person, but is this really an incentive for the debt collector to change conduct and review protocols for how it obtains judgments? What if the debt collector improperly took \$1,000 judgments against 150 people? Suddenly, the debt collector could be responsible for \$150,000 in judgments. That is a simple example of how a class action lawsuit can create greater incentives for the debt collector to do things the right way.

This is a type of class action we recently settled. We represented a class of over 160 Missouri consumers, against whom a debt collector had improperly obtained judgments. The approximate total amount of the judgments was \$300,000. Through a class action lawsuit, we forced the debt collector to refund every penny it collected from these people after it obtained the judgments and to eliminate all \$300,000 of debt. This is real change and value that not only benefited my client but also over 160 other Missouri consumers.

However, we also represent consumers in individual cases who are facing an impossible situation. My favorite story comes from a case we tried in St. Louis City last year.

It was almost payday. Every two weeks, a single mother of two anxiously awaited her paycheck. She needed it to put food on the table for her kids, pay the utilities, and pay her car note.

But this payday was different. The mother's human resources manager brought her into the office just before payday and told her that 25 percent of her pay would be withheld because they had received a wage garnishment from a payday lender.

What did the single mother do? Years earlier, she had been in financial distress and taken out a \$1,000 payday loan to pay her daughter's unexpected hospital bills. She was not a lawyer, so she thought it was legal for the payday lender to take her wages, since she made the mistake of not repaying the loan. So, she did her best to scrape by.

Paycheck after paycheck was garnished. Nearly three years later, the payday lender had taken almost \$6,000 of her wages for a \$1,000 loan. Yet, because of the loan's enormous interest rate, she still owed her payday lender over \$2,500. There was no end in sight.

She needed to do something. The only thing to do was fight back. So she did.

My client contacted me to see if something could be done to stop the payday lender from garnishing her wages. There was.

Before a person's wages are garnished, they must first be served with the lawsuit papers. This is critical in the law because the service of the lawsuit papers is the only way a person learns about the lawsuit and gets an opportunity to defend the lawsuit in court. This is a basic idea referred to as due process.

We are all entitled to due process. The payday lender did not think my client was.

Once I looked at the court file, I quickly learned that my client was never served with the lawsuit papers. Even worse, the payday lender filed papers with the court on two separate occasions stating that my client was never served, yet he garnished my client's wages for years and had no plan to stop.

Things suddenly changed when I brought the misconduct to the court's attention. The payday lender immediately stopped the garnishment and returned every penny to my client.

But my client was not finished. We filed a lawsuit against the payday lender for improperly garnishing my client's wages. The payday lender's actions put a single mother in distress for years. She had to borrow money. She could not sleep at night because of the financial stress of the garnishment. She cried at work. She struggled to pay her bills.

While the payday lender deprived my client of her original day in court, my client got her day in front of a jury of her peers. We told a jury what happened, and they were not pleased.

The jury awarded my client \$224,000, and now payday has a different meaning.

My name is Chris Roberts. I represent consumers in cases against debt collectors, high interest lenders, telemarketers, and other businesses. I pride myself on helping my clients turn what seems to be an impossible set of circumstances into a positive situation. It was truly an honor to represent a client who had the courage to stand up and fight back. It was even more of an honor to give my client her day in court.

WHO IS LIABLE FOR POOL INJURIES? AN IMPORTANT SUMMERTIME CONSIDERATION

Last month, we shared some essential pool safety tips that you and your children should abide by this summer in order to limit the risk of injury. Even if you follow all of these tips, though, it doesn't guarantee that you or a loved one won't be injured. If the worst does happen, you need to know your rights. Here is a synopsis of how premises liability works when it comes to pool cases.

INVITEES VS. TRESPASSERS

Premises liability classifies entrants to a property into three categories: licensees, invitees, and trespassers. For the purposes of these cases, almost nobody will fall under the first distinction, so let's look at the other two. An invitee is somebody who has permission to access the property, whether by paying admission or some other means. A trespasser, as the name suggests, does not. In most cases, a trespasser loses all right to bring action against a property

owner in the event of an injury. The exception to this rule, one that is very relevant in pool injury cases, is children.

TYPES OF INJURIES THAT TRIGGER LIABILITY

Provided that a public or commercial pool has proper signage and fencing, it will be liable only for those injuries that are caused by the owner's negligence. That is to say, if you dive into the shallow end and sustain a concussion, you may have difficulty pursuing a case. If, on the other hand, you are forced underwater because of a faulty ladder and end up injured, it will be much easier to assign liability to the pool owner. Understanding the strength of your case is something best left to an attorney.

WHAT ABOUT RESIDENTIAL POOLS?

According to the U.S. Consumer Product Safety Commission, 75 percent of

drowning deaths involving children younger than 15 happen at a private residences. Private homeowners need to abide by pool regulations just as surely as businesses do. Fence code in Missouri is rigid and unambiguous. These cases proceed differently than other pool injury claims, but you can still seek compensation no matter the type of pool or where the injury occurred.

If you or your child has been injured in a pool accident and you want to learn more about your rights, call our office at 314-293-4222.



SHRIMP SAUSAGE SKEWERS

Inspired by PaleoLeap.com

INGREDIENTS

- 1/2 pound raw shrimp, peeled and deveined
- 1/2 pound cooked sausage, cut into 1-inch pieces
- 2 zucchini, cut into 1/2-inch cubes
- 2 tablespoons extra-virgin olive oil
- Wooden skewers, soaked in water

Creole Seasoning Ingredients

- 2 tablespoons paprika
- 1/2 tablespoon garlic powder
- 1/2 tablespoon onion powder
- 1/2 tablespoon cayenne or chili powder
- 1/4 tablespoon dried oregano
- 1/4 tablespoon dried thyme

DIRECTIONS

1. Heat your grill to medium-high.
2. In a bowl, combine all ingredients for creole seasoning.
3. In a large bowl, combine the shrimp, zucchini pieces, and sausage pieces, and cover them with the olive oil.
4. Add creole seasoning and mix well until all ingredients are covered.
5. Load up skewers with alternating pieces of shrimp, sausage, and zucchini until they're full.
6. Grill skewers until shrimp are well-cooked (6-8 minutes).

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.