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FINNEY INJURY LAW
- TRIAL LAWYERS -

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MAKE VALENTINE'S DAY A DATE TO REMEMBER AT THESE EXCITING ST. LOUIS LOCATIONS

Going out for a romantic dinner at a fancy restaurant for Valentine's Day this year is one option, but if you're looking to shake things up and create a Valentine's Day you'll remember for years to come, consider taking your loved one out to some of these great new options St. Louis has to offer.

ST. LOUIS AQUARIUM
If you haven't had a chance to explore this brand-new attraction that opened on Christmas 2019, it could make for the most memorable date night ever. The aquarium is located at Union Station and houses 44 exhibits with 13,000 animals of 257 different species. If you're a thrill-seeking couple, check out Shark Canyon. If you like to keep things a little calmer, opt for traveling the Changing Rivers exhibit. It's a beautiful and inspiring place to spend a holiday all about love.

THE ST. LOUIS WHEEL
Also a new attraction in the hub around Union Station, the St. Louis Wheel is a towering 200-foot-high observation ride. It has 42 fully enclosed climate-controlled gondolas that can seat up to six people. But for Valentine's Day, we recommend a romantic ride for two. The 15-minute ride takes four rotations around to give you sweeping views of the St. Louis skyline. It could be the perfect way to start the day or a romantic ending to your night. Either way, it's sure to take your breath away.

MIRROR MAZE
If you're looking for a truly memorable experience, visit Union Station's mirror maze. Originally an iconic attraction during the famous 1904 World's Fair, this spectacle has been reimagined and rebuilt as a permanent fixture. You'll navigate your way through the labyrinth of mirrors, which reflect bright colors and patterns all around you to make for a thrilling sensory adventure. You can hold hands and brave it together, or challenge each other to see who can get through first. You may discover new things to learn about one another in the process.



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THE DAILY GRIND OF THE 'BUSINESS OF LAW'

In every case, we are outmanned and out funded, usually by 2-3 times (if not more). Some days it feels like legions of insurance defense associates received assignments just to pester and detract us from preparing our cases. Today is one of those days, and I want to get it out of my system.

In the past month, the defense teams on three cases have gone to extraordinary lengths to gain continuances from the trial court — they've impugned our integrity, stretched stories, etc. I routinely hear from lobbying machines and other propagandists how clogged the courts are. The reasons are clear for many of us who are in the court system each day. Insurance defense firms move to continue the cases and keep them clogging the court system. They do so as a tactic, and it can be very effective in wearing down a person who has already been through a lot and getting them to settle for less. And, in all honesty, it is terribly deflating for me.

To be fair, this can go both ways. Plaintiff attorneys can also drag their feet in hopes of getting a settlement before they realize little work has been done to get the case ready for trial. Regardless of settlement discussions, we must work hard to keep the cases moving and be prepared. Settlement discussions can evaporate overnight.

To get a full understanding of why cases drag on, consider the economic model of the litigation business. On one side, the plaintiff attorneys are paid a fixed percentage of the recovery, which is typically one-third of the recovery after fees and expenses are deducted. On the other side, the defense attorneys are paid by the hour, typically ranging from \$150-\$300 or more per hour on a case. Therefore, the shorter the case, the less money to a defense firm. The plaintiff is paid the same. It is in the best interest of the defense firm to keep the case alive until they have to dispose of it — i.e., the money has been taken out of it and the insurance carrier is tired of paying. Some defense firms with a significant volume of business from one carrier can afford to settle some cases quickly. These are typically smaller cases or cases with insurance policy limits issues.

What we typically forget is insurance companies are not prompt payers. They often don't even pay their own lawyers on time or routinely cut the bills of the defense lawyers. This is not any fun, either, as your outstanding bills as a defense lawyer can easily mount up to \$10,000 or \$20,000 before being paid. That is a lot of debt to carry as a business owner.

We typically try to resolve our cases within nine months. Sometimes it is



six months, sometimes 18 months. The problem is we have little control over the time frame. We can try to push them, but desperate defense continuances are inevitable. Those lawyers are often overworked and underpaid. Their calendars are incredibly busy and complicated. Getting a trial date from them is like obtaining access to Fort Knox. It is tough. And once you have it, you must fight with all you have to keep it — and you can still lose it like I did this year already. I hate putting metrics on all this stuff, but it is important to track. We never want cases sitting around because a stale case is a bad case.

I am sure all businesses have aspects like this — getting a resolution is a difficult task and sometimes feels like it requires Herculean efforts. But that does not mean we should ever stop trying.

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VALENTINE'S DAY TREATS FOR YOUR KIDS

DON'T FORGET ABOUT YOUR LITTLE VALENTINE THIS YEAR

Valentine's Day isn't just observed between romantic couples. It's a day for celebrating the love you feel for people in all areas of your life. And if you have kids, Valentine's Day is a perfect opportunity to celebrate your love for them and let them know how special they are to you. Here are a few ways to make this Feb. 14 the most memorable one yet for your little ones.

GIFTS AND BALLOONS

Surprise your little ones the morning of Feb. 14 by decorating their room with their favorite treats and balloons. Tie their favorite candy bar or a small toy they've had their eye on to the bottom of one or more balloon strings. Then, place the balloons around their bedroom for them to find.

A HEARTFELT BREAKFAST

Take the time to whip up their favorite breakfast and try to add a little bit of Valentine's Day cheer. If you want to get extra crafty, you can cook bacon, pancakes, eggs, and toast all in the shape of hearts. For extra love, add strawberries or raspberries to complete the Valentine's Day vibe.

REFLECTIONS OF LOVE

While you're busy cooking up a feast, your kids will most likely visit the bathroom to get ready for the day. What will they see when they walk in? Their mirror covered in sticky notes in the shape of a heart! You can write words of encouragement, love, and support and set the display up for them the night before. It's a fantastic way for them to start their day.

LET YOUR KIDS BE IN CHARGE

Valentine's Day lands on a Friday this year, but that doesn't mean you can't celebrate over the weekend. Let your kids plan a day of fun by creating a list of activities they can choose from. Let them decide whether you all spend a few hours together ice skating, watching a movie, going to the park, or visiting an amusement park. To add a little more fun, create a "menu" they can look at and choose what they'll have for dinner that night.

Enjoy this day of love with all of your special someones this year!

SOLVING THE UNSOLVABLE

THE BEST CONSEQUENCE EVER FOR ARRIVING LATE TO CLASS

In college, arriving late to class might earn you a stern look from your professor, and turning in homework late normally results in a docked grade. For one student, however, these actions resulted in veneration from the academic community and a story that has become legend.

George Dantzig, a doctoral candidate at the University of California, Berkeley, arrived late for a graduate statistics class one day in 1939. He saw that his professor, Jerzy Neyman, had written two problems on the board, and guessing they were the homework assignment, he wrote them down to solve later. A few days later, Dantzig delivered his answers to Professor Neyman. He apologized for turning them in late, remarking that they seemed more difficult than usual. When Neyman told him to just throw the answers on his desk, Dantzig reluctantly did so, fearing his homework would be lost forever in the sea of papers already there. He couldn't have been more wrong.

Six weeks later, Neyman went to Dantzig's house and excitedly asked him to read the introduction he had written on one of Dantzig's papers. Of course, Dantzig had no idea what he was talking about. Over the course of the

conversation, however, he found out that the two difficult problems he had thought were homework were actually examples of famous unsolved statistical proofs — and Dantzig had solved them!

Neyman published the first of the two proofs soon after. Then, a year later when Dantzig was struggling to decide on his doctoral thesis topic, his professor just shrugged and told him to wrap the two problems in a binder. Neyman said he would accept them as his thesis.

Dantzig's story has been retold in various versions over the years often as an illustration of what a person is capable of when they think positively. After all, Dantzig may not have solved these proofs if he believed they were "unsolvable!" However, even though some versions might lean more toward urban legend, it's still an impressive story of the best consequence a student ever received for arriving to class and turning in homework late.



A TRIAL IS A CHANCE TO FIGHT NOT A PROCESS TO FEAR

Legal proceedings can be nerve-racking for those who are unaware of the process. Many arrangements are settled outside a courtroom, but sometimes, a trial is necessary to achieve the best outcome. Understandably, this is when clients find themselves most fearful of the process.

The most important thing to remember is if your case has reached the point of going to trial, it means you have an attorney who will be at your side through the proceedings, just as they have been up until this point. So, take solace in knowing you have a captain to safely steer your ship.

Many trials occur in public courtrooms. That means people may be sitting in the gallery you don't recognize or may not even be associated with your case. But don't worry about the gallery. They aren't involved in your case, so you should keep your focus on the proceedings at hand.

The people you should pay the most attention and respect to are attorneys, the judge, and the jury, should one be present. They are the officers and decision-makers in the room. That doesn't mean you should be afraid of them, but rather, be respectful of each and every one of them as they do their job. Everyone is seeking a fair outcome, and you can help them achieve that by being compliant.

If you're taking the stand, your attorney will have prepared you to the very best of their abilities. You will not be left in the dark. You'll know what your attorney intends to ask you and will have some idea of what the opposing side might ask you. If you are prepared and honest, you'll have done all you can to make your case.

Many long processes and detailed steps take place in between beginning your legal battle and stepping into a courtroom. But the best mindset to have is to never be afraid to fight for what you deserve, and know your attorney is going to do the same. If you've suffered a personal injury, give our office a call so we can fight alongside you.



DATE TRUFFLES

Inspired by The Minimalist Baker

INGREDIENTS

- 1 lb medjool dates, pitted (about 1 1/2 cups)
- 1/2 tsp sea salt
- Warm water
- 1/4 cup peanut butter
- 1 cup bittersweet or dark chocolate, chopped
- 1 tbsp coconut oil, melted

DIRECTIONS

1. Using a food processor, blend dates and sea salt until dough can be formed into a ball. Slowly add enough warm water to mixture to thicken dough.
2. Roll dough into tablespoon-sized balls. Freeze for 20-30 minutes.
3. In microwave, warm 1/4 cup peanut butter for 30 seconds, then drizzle peanut butter on top of balls. Freeze balls for another 20 minutes.
4. Meanwhile, in microwave, warm chocolate with coconut oil until melted. Stir well.
5. Coat balls in chocolate and place on a parchment-lined baking sheet.
6. Top with additional salt and freeze for 30 minutes. Serve at room temperature.

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.