



FINNEY INJURY LAW
- TRIAL LAWYERS -

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



PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

INSIDE THIS ISSUE

- 1 Fighting the Hogs for Our Clients
- 2 Try Your Luck With This Eggstastic Game!
- 2 Work Zone Awareness Week
- 3 Major April Fools' Day Fails
- 3 Scholarship Program Continues
- 4 Happy Ramadan!



HOW MUSLIMS CELEBRATE THE HOLIEST MONTH

Approximately 79% of Americans are currently preparing to celebrate Easter with church services, Easter eggs, and brunch. But it's not the only major religious holiday to take place this April. Most of America's 2.15 million Muslims will be marking the Islamic holy month of Ramadan.

Much like Easter, Ramadan follows the lunar calendar and starts on a different date every year. Determining the exact starting date of Ramadan can be surprisingly tricky, but most people agree it begins in 2022 on the evening of April 2. Muslims believe Allah revealed the first verses of the Quran during Ramadan, which is why it's considered the holiest month.

Most Muslims — including 80% of American Muslims — celebrate Ramadan by intermittent fasting from dawn to sunset during the entire month. Fasting gives believers more time to contemplate their relationship with Allah. It's also intended to inspire them to be more generous to others by reminding them what it feels like to be hungry and thirsty. (Even water is not allowed during fasting hours.)

Fasting can be challenging, and adherents go about their regular workday. Therefore, pregnant, menstruating, or nursing women are exempt, as are travelers, small children, and the elderly. If someone breaks their fast (accidentally or purposefully), they can make up for it by fasting on a different day of the year or providing a meal to someone in need.

Despite the rules, Ramadan is a joyous occasion. Each evening, the fast is broken with a snack (iftar), followed by prayer. Then, a large meal is eaten in the company of family and friends. These are social gatherings, often featuring potlucks. Once the month of Ramadan has concluded, Muslims celebrate Eid al-Fitr for three days with food, prayer, gifts, and family.

If you are not Muslim but have friends or coworkers who are, there are ways to be supportive and help them celebrate. Start by reducing tempting food in their presence, avoiding direct food offerings, and scheduling food-based social gatherings after sunset. And don't forget to wish them a blessed celebration. You can say "Happy Ramadan/Eid," or even better, "Eid Mubarak."



1600 S. BRENTWOOD BLVD., SUITE 220 • ST. LOUIS, MO 63144 // FINNEYINJURYLAW.COM // 314-293-4222 // APRIL 2022

EACH CASE IS UNIQUE *How We Fight the 'Hogs'*

Some of you may know that I used to work in the insurance defense field. It was my second job, and it doubled my salary. It was a big deal for me, but I hated it and quit working in the windowless basement of my dad's office with an officemate named Bill. But my boss at that firm was a good guy, and my teammate there was an even better guy.

I never understood the insurance defenses field and still don't. All the secrecy about who is really paying them is disingenuous. For those who don't know, in a trial, the jury cannot be told that the individual defendant has insurance and won't pay a penny of the judgment and didn't even hire their lawyers. The insurance company chooses, hires, and pays every defendant's lawyer. It is all dictated behind the scenes by the billion-dollar insurance industry. I have had seven-figure verdicts taken away because of this extreme, groundless fear by the industry that you can't tell jurors insurance is involved because they aren't smart enough and will just give absurd amounts of money. They've perpetuated this on the judiciary. I'll stop now before I really get in a bad way.

Anyway, my boss was a good guy, and he had a saying that used to come up when we would discuss cases. It is one I have routinely referred to on my side of the aisle: "Pigs get fat, and hogs get slaughtered."

Basically, moderation and temperance will lead to a very nice outcome, while overreaching will get you killed. You can see this in many examples in life: athletes overspending and going broke, stockbrokers betting the farm and losing, Zillow putting all their money in flipping homes, etc. ... But how does that apply to my business? It boils down to one thing: We only try the cases we have to.

I can lay it out a little more clearly. When we get a case in, we evaluate it from many angles. Every single case is different, every single one. That's because every single human being is unique. It is one of the core tenets I believe in. My life is different than yours. Your life is different than someone else's.

So, we look at cases and the people in them. We look at what has happened to them, what has changed, and what life is like now. For some, not much has changed. They healed up and

were able to move on. We settle those cases. For others, life is vastly different. They have not returned to their pre-crash health. Their life is unnaturally altered through no fault of their own. Their experiences are different. They live differently though they don't want to. We see these cases, and we present them to insurance carriers all the time.

The problem occurs when insurance carriers try to systemize how they value cases. You see, they need lots of policyholders paying premiums (monthly money for insurance). That is how they make money. They lose money by paying out claims. But having more policyholders means they will have more claims. They cannot handle all the claims as they should on an individual basis, so they try to use metrics like medical bills to value the cases. That has never made sense to me for many reasons. This type of value is the "hog" eating everything in sight and hoarding every dollar possible. It is an assembly line, extreme profit-driven work.

So, what happens? They make mistakes. They severely undervalue cases at times. Instead of trying to be fat, they become a hog by refusing to pay a fair value. That is when cases get tried — when one side is unreasonable. Sometimes, it could be my side that is the unreasonable one, which is why I frequently remind myself that "pigs get fat and hogs get slaughtered."

To determine who the hog is, we need to know our clients. We need to know their stories and their lives. We cannot look at the medical bills and guess what the value should be. No, that is the lazy hog way. That is how you get slaughtered.

We see cases differently than insurance companies. We speak two completely different languages. Ours is the human language. Theirs is the profit-first language. We both get judged by the same group of 12. We will keep fighting to tell the human story no matter how aggressive the "hogs" become.

Chi



Egg-splore Different Ways to Celebrate Easter

FUN HOLIDAY ACTIVITIES THE WHOLE FAMILY WILL ENJOY

Easter is approaching, and there are tons of activities you and your family can do to celebrate the holiday. These activities will let your children or grandchildren unlock their imaginations, all from the comfort of your own home.

KiwiCo Eggsperiments

Cost: \$26.95 | KiwiCo.com

These experiments bundle creativity, science, and education in one fun, family-friendly package! Instead of having your kids decorate eggs with paint, you can use this kit to conduct scientific experiments. Your child will be able to color eggs and create crystalized shells by using chemistry, physics, and biology.

Egged On

Cost: \$24.50 | Amazon.com

You've heard of casino roulette, but have you heard of egg roulette? Well, now you have with Egged On, a Hasbro board game that will have you and your children laughing



in no time. You first spin the wheel to see how many eggs you will crack over your head or someone else's. Some of these eggs are filled with water, which are the eggs you don't want. Try your luck with this fun-filled game.

Easter Cookie Kit

Cost: \$29.99 | ThePopcornFactory.com

Did somebody say cookies? Yes, we did! With this cookie kit, you and your kids will be creating edible bunnies, flowers, and eggs! The kit provides all the ingredients you need to bake delicious cookies, which is a perfect time to teach your child about the fundamentals of baking while having fun at the same time. This activity satisfies your creative needs and your cravings for a sweet treat.

The traditional activities around Easter are fun, and now you have even more options to choose from — but these items will go fast so pick one up ASAP. These activities are enjoyable for the entire family, and you can create memories that will last a lifetime. Happy Easter!

APRIL FOOLS' DAY GONE WRONG

3 Pranks That Severely Backfired

April 1, aka April Fools' Day, is when people love to pull pranks on one another. But if they're not careful, pranks can end with a court case or jail time. Let's take a look at a few April Fools' pranks that have brutally backfired.

Navistar Plant Shutdown

In April 2021, Pamela Sisco texted her sister about an active shooter at Navistar Plant in Clark County. Her sister was frightened, and she called the authorities to let them know about the situation. The plant shut down after hearing about the incident because they thought it was a real threat. When officers were at the scene, they charged Sisco with inducing



panic and disrupting public services. This is a fifth-degree felony in Ohio, and she was sentenced to a year in prison.

Radio Contest Gone Wrong

KBDS (103.9 FM) is a radio station in California that held a contest in 2005. They told their listeners they could win a new Hummer if they tracked the number of miles of two Hummers as they drove around town. Shannan Castillo won the contest, and when she went to pick up her brand-new car, the DJ came out with a remote control toy car. They then went on air and laughed about how they fooled everyone.

Castillo hired an attorney and sued the radio station for \$60,000 — the cost of a new Hummer.

Practical Joke at Work Creates a Law

Glenn Howlett was a services manager at London City Hall in London, Ontario, Canada. In 2004, he decided to take a vacation to relax and not think about work. His colleagues decided to tell him that a major project he was working on was due earlier than Howlett expected. So, he made his vacation short and decided to return to work to finish his project. He became so stressed out that he began having heart palpitations and collapsed. Afterward, he sued his now former employer for damages. As a result, the city passed a law prohibiting practical jokes within workplaces.

As you plan your pranks for April Fools' Day, remember not to go too far with your jokes. Make them lighthearted and fun so everyone can laugh about them in the future.

SLOW DOWN WORK ZONE CRASHES CAN BE DEVASTATING

The week of April 11 is National Work Zone Awareness Week. The event coincides with the beginning of "construction season," when work on roads tends to begin anew. Every year, both motorists and workers die in work zone accidents, and most of those deaths are preventable.

Between 2016–2020, Missouri work zone crashes injured 3,757 people and killed 83. And there are reasons to fear the problem is only getting worse. Trailer-mounted attenuators (TMAs) generally sit throughout work zones to reduce the force of impact and make damage and injury less severe in the event of a crash. But by August 2020, Missouri Department of Transportation (MoDOT) recorded 39 hits on TMAs throughout the year, compared to only 19 hits in the same period of 2019. That's a sign people are driving more recklessly — and causing unnecessary accidents.

Last November, two MoDOT employees were tragically killed after being struck by a vehicle on Interstate 255, with a third employee suffering injuries. These victims weren't alone — in 2020, 27 people died in work zone crashes in Missouri, and 13 MoDOT employees have been killed in work zones since 2000.

This danger is why drivers face stricter penalties for breaking the law in work zones. Missouri currently imposes a \$10,000 fine on any motorist who hits a highway worker, along with a loss of their license for one year. As harsh as that may sound, it's nothing compared to the devastation an accident can cause. The Slow Down Move Over law also imposes fines or even imprisonment for failure to move over a lane when an emergency or MoDOT vehicle is on the shoulder.

Though it might be surprising, motorists are actually at a greater risk of injury and death than workers. After all, not all work zone crashes involve hitting a person on foot. Drivers can hurt themselves or others by drifting out of their lanes, leaving the road, or hitting heavy machinery.

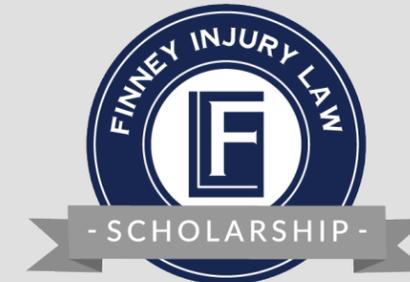
The most important thing you can do to reduce work zone accidents is slow down. When approaching work zones, reduce your speed, follow all worker commands, and stay on high alert for changing circumstances. As MoDOT Director Patrick K. McKenna says, "Road conditions can change in a heartbeat. We don't want that heartbeat to be the last — either for you or our workers."

APPLY FOR THE FINNEY INJURY LAW SCHOLARSHIP!

Finney Injury Law is proud to continue our scholarship program for its third year. This year, we're giving out five scholarships, each worth \$2,500. Recipients can use the funds for tuition, books, housing, or LSAT course reimbursement.

About the Scholarship

The Finney Injury Law Scholarship empowers students who are historically underrepresented in the legal profession to pursue their educational dreams. Cost, support, and guidance are often barriers preventing smart and



driven individuals from seeking higher education. Our scholarship will help deserving students break down those barriers, accomplish their educational goals, and prepare them for a future in law.

To see the list of eligibility criteria and application requirements, visit FinneyInjuryLaw.com/the-finney-injury-law-scholarship.

Application Deadline

All applications must be submitted via the website above by **July 1, 2022, at 11:59 p.m. CST.**

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.