



RUSSELL & LAZARUS APC
PERSONAL INJURY ATTORNEYS

Exclusively handling serious and catastrophic personal injury claims as well as wrongful death claims due to the negligence of individuals or business entities.



The Right Help When You Need It Most Winter 2016

- Auto Collisions
- Motorcycle Collisions
- Bicycle Collisions
- Trip/Slip & Fall Accidents
- Construction Site Accidents
- Elder Abuse Claims
- Brain Trauma Claims
- Wrongful Death Claims

•••• IT'S A RIGGED SYSTEM! DRAIN THE SWAMP! BY CHRISTOPHER RUSSELL ••••

I think we have all heard those lines a few times over the last 18 months...ad nauseam. However, those words also apply to the system of forced arbitration that Big Business tries to shove down our throats if a dispute arises. All of us confront that reality on a daily basis with practically every contract or agreement we sign, be it to get a credit card, getting examined by a doctor or even buying a Starbucks gift certificate.

For some reason I don't hear the same passion from those wanting to protect our 2nd Amendment right to bear arms, when it comes to protecting our 7th Amendment right, which is the right to trial by a jury in civil cases. Common sense dictates that if all of Corporate America wants us to sign arbitration clauses, it must be good for them...and not for us. Can you imagine the outcry if we were all forced to give up our guns in order to get a credit card, see a doctor or buy a Starbucks card? That would ignite a revolution! So why do we go meekly into the night when our financial safety is put at risk by giving up our 7th amendment rights?

Let's be clear: ARBITRATION CLAUSES ALWAYS HURT CONSUMERS AND NEVER HELP CONSUMERS. Take it from someone who has to swim in the forced arbitration cesspool on a daily basis. It is NOT less expensive to go to arbitration; it is NOT more expedient to go to arbitration; and the results certainly do NOT favor the consumer. The system is "rigged" with arbitrators who provide favorable awards to Big Business, especially the insurance industry, to get more work from the insurance companies to whom they give those favorable awards. Sound familiar? Yes, it is our "rigged" political system on steroids but the forced arbitration system truly is rigged.

The reason why our court system is the most admired in the world and the reason why all of the rest of the world wants to do business here in the U.S., is because our jury system is not rigged.

You get a jury of your peers making a decision, not some arbitrator who wants to get more money at a later date from one of the parties involved in the arbitration (which is about as close to legal bribery as one can get). As William G. Young, a federal judge in Boston who was appointed by President Ronald Reagan, said in a recent interview "This is among the most profound shifts in our legal history. Ominously, business has a good chance of opting out of the legal system altogether and misbehaving without reproach."

Where my office sees the arbitration process most often is with Uninsured Motorist claims where our client has been injured by an uninsured motorist and then asserts a claim for compensation against his or her own auto coverage. The awards we return on those claims are consistently 30% to 40% lower than similar claims we take to trial. That really says it all.

A quick fix to the poor results seen in arbitration settings is a blind selection of the arbitrator. However, such a proposal is never agreed to by the insurance companies since it does not allow the arbitrator to do right by the insurance companies who he/she sees over and over and over again.

We have seen recently some push-back regarding arbitration clauses. Medicare just last month came out with new regulations which do not allow Medicare paid convalescent homes to have arbitration clauses in their contracts where elder abuse has been alleged.

That is a good start but a better finish would be for all of us to make our voices heard up in Sacramento that arbitration clauses either should go the way of the dinosaur or, at a minimum, a blind selection process needs to be mandated. That would be the way to "drain the swamp" of the current forced arbitration "rigged system".

MEET OUR NEW ATTORNEY: STEPHEN COUNTS, Esq.



Stephen Counts is proud to be a Personal Injury Attorney and Trial Lawyer. Since 2004, Stephen has worked on behalf of his individual clients against insurance companies, large corporations, and individual wrongdoers in matters involving serious injury and wrongful death.

Stephen received his Bachelor's degree in Political Science at UCLA and received his law degree from Loyola Law School in Los Angeles, where he was on the Editorial Board of the Los Angeles Entertainment Law Review and participated in the Trial Advocacy Competition.

Now here is the interesting part... if you had a case with us between 2004 and 2011, you probably recognize Stephen because he was an attorney with the firm during that time. He now rejoins the firm with a wealth of new experience and a renewed perspective.

Stephen was born in Orange County, FL and, since the tender age of six, has lived (you guessed it) in Orange County, CA.

Stephen has been married for 23 years and lives with his wife and five boys in the city of Brea. In his free time, (can you really have free time with 5 boys?) he enjoys being a Cub Scout leader, playing guitar with his church's music team and, when babysitting is available, taking his lovely wife on the occasional date night!

Stephen is committed to the protection of every American's 7th amendment right to trial by jury, as the most effective safeguard against the abuses and greed of corporations and insurance companies alike. As an active member of organizations such as Consumer Attorneys of Los Angeles and Consumer Attorneys of California, Stephen considers his work as a Consumer Advocate the true centerpiece of his practice.

CONGRATULATIONS TO...

Teri Penniston - Celebrates her 25th Year Anniversary

Teri Penniston, Senior Paralegal, celebrated 25 years with Chris Russell and 18 years with Russell & Lazarus recently at K'ya Restaurant in Laguna Beach. As Chris says, "The relationship has gone on longer than most marriages but is based on the respect we have for each other and know we have each other's back." Congratulations Teri for 25 years of loyal and impeccable service to our team and to our clients!



Fenja Klaus Weds Greg Hafif

Fenja Klaus married Greg Hafif in Loire Valle, France. Fenja and Greg were surrounded by their close friends and family for a three day celebration. After threatening marriage for several years, the wedding of Fenja's dreams finally took place. Greg has his own successful law practice in Claremont, CA and has helped in Fenja's development as one of our best trial attorneys. Congratulations to the newlyweds!

TEAM MEMBER SPOTLIGHT

JENNIFER SCHICKTANZ - LITIGATION PARALEGAL

Jennifer Schicktanz is an admired and devoted Litigation Paralegal at Russell & Lazarus. She has been with the firm for over 5 years. After graduating from the University of Colorado at Boulder with a degree in History, she went on to obtain her paralegal certificate from UCLA.

When asked what she enjoys most about working at the firm Jennifer said, "I love the family of co-workers here at Russell & Lazarus. We all support each other to no end and really enjoy working together".

When she is away from the office Jennifer enjoys spending as much time as she can with her family and friends. "They are the most amazing people and are the light of my life!" This includes her hanging out with her beloved pug, Boozer.

She also enjoys spending time with her long time boyfriend, Charlie TeGantvoort, head football coach of the Santa Ana High School Saints who went undefeated in their league this year. She spends her weekends supporting him and the team. Thanks to her mother's influence, Jennifer considers herself a football fanatic and is a die hard Denver Bronco fan. She stated, "I could not be any more excited that it is football season"!



UNINSURED MOTORIST COVERAGE: A CRITICAL PIECE OF THE AUTO COVERAGE PUZZLE

ARTICLE BY MARC LAZARUS, Esq.



20% of California's driving population drives with no insurance. Another 30% of drivers drive with only the legal, state minimum of \$15,000 (which has not seen an increase in 40 + years due to insurance industry lobbying). In light of these stark numbers, it is critically important that Uninsured/Underinsured Bodily Injury (UUBI) coverage be a significant part of your auto insurance coverage.

The number one reason why automobile accident victims do not get properly compensated for their injuries is due to insufficient insurance coverage. If 50% of the population drives with no coverage or minimal coverage, the odds are very good that any accident you have will involve an uninsured or underinsured driver.

Adequate UUBI coverage is so important that it is the only coverage that the insurance company must have you sign a waiver in order to delete that coverage from your policy. In fact, the law says that if you sign a waiver deleting that coverage and are involved in an accident with an uninsured or underinsured driver and your insurance company cannot produce the written waiver, your insurance company must provide you coverage even though you signed a document that said that you did not want that coverage!

That should tell you everything you need to know as to how important having UUBI coverage is for your family and friends – and for yourself – here in the state of California. As an added bonus, it is very inexpensive coverage (a few dollars a month) and there is no excuse for anyone not to carry at least \$100,000 in coverage.

GIVING BACK: EVENTS & CHARITIES

An important part of Russell & Lazarus' mission statement is to give back to the community which we serve. The following are some of the projects in which we are currently involved.

The Skid Row Project: This emergent non-profit organization based in Los Angeles county is organized by a group of compassionate individuals who simply want to make a difference. www.gofundme.com

Boy Scouts of America: Nation's largest and most prominent values-based youth development organization. www.scouting.org

Art for Healing: Supports those who are experiencing illness, abuse or homelessness via arts programs. www.art4healing.org

The Wooden Athletic Fund: Dedicated to honoring the lasting educational and athletic legacy of Nell and John Wooden. www.woodenathleticfund.com

Cycle for Survival: Indoor cycling team that raises money for rare cancer research. www.equinox.com/cycleforsurvival

Sarah DeMille Scholarship: Proceeds benefit Girls Cross Country Team at Santa Margarita High School. Chris Russell's daughter Stephanie Halvorson was a fellow runner with Sarah DeMille, who tragically died in an auto collision while away at college. www.smhs.org

Thunder on the Lot: Supports kids charities to help kids who need it most. www.thunderonthelot.com

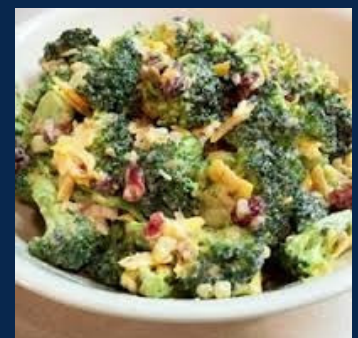
KAT'S SUPER EASY BROCCOLI SALAD



Kat is the cheery voice you typically hear when you first call into the office. Her recipe is consistent with her active lifestyle and is easy to make as well!

- 3 heads (6-8cups) of broccoli
 - 1/2 c chopped red onion
 - 1/3 c sunflower seeds (salted or unsalted)
 - 1/4 c dried cranberries
 - 6 strips bacon (optional)
- Dressing:
1 c mayonnaise
1/4 c white sugar
2 Tbs red wine or apple cider vinegar

Whisk together dressing ingredients; refrigerate until ready to combine with salad. Combine all other ingredients in a large bowl, pour dressing mix over salad; toss to coat. Serve cold. Enjoy!





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We are Russell & Lazarus. We provide the highest level of service exclusively to those who have been injured in accidents.

We work diligently each day, offering our clients uncompromising legal assistance and support.

We continually strive to exceed the expectations of those we represent.

We commit to being a positive force in their lives and the communities in which we serve.

..... CASE RESULTS

AUTOMOBILE COLLISION

\$250,000 - Settlement on behalf of our 48-year-old mother of two who sustained a fractured sternum and other injuries when she was struck by a drunk driver who ran a red light.

AUTOMOBILE COLLISION

\$275,000 - Settlement on behalf of our 65-year-old client who was in a high-impact, rear end auto collision. As a result, he suffered a fractured vertebra and a shoulder injury requiring surgery.

SLIP AND FALL INCIDENT

\$455,000 - Settlement on behalf of our 35-year-old female client who slipped and fell on an unattended, liquid, spill at a Smart & Final Store. She suffered a serious shoulder injury which required surgery.

..... TESTIMONIALS

"Todo muy bien de me parte estoy muy contento. Tambien mi esposa, gracias."
- *Alfredo M*

"The staff was amazing and very courteous to me. Everyone made me feel comfortable when I needed help."
- *Ashley R*

"The case managers were always helpful. They took care of my medical bills and the insurance company so I didn't have to deal with them."
- *Kaman M*