



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

Spring 2014 | Vol. 1, Issue 3

- Auto Accidents
- Motorcycle and Bike Accidents
- Slip-and-Fall Accidents
- Construction Accidents
- Wrongful Death Claims
- Dog Bite Injuries
- Brain Trauma Claims

..... THE GAMES THAT INSURANCE COMPANIES PLAY BY CHRISTOPHER RUSSELL

For my entire professional working life, I have been devoted to helping people who have been the victims of accidents. However, what we at Russell & Lazarus really do on a daily basis is (1) We help our clients get physically better from injuries that they have sustained, and (2) We also help them fight an insurance industry hell bent on not paying out fair compensation for those injuries despite California law demanding that they do. On the back of this newsletter, we have highlighted three claims that we recently resolved on behalf of our clients. The following is the tortured road two of those claims had to travel before each could be resolved.

The Tow Truck and the Sweet, Elderly Grandmother: Our client was a grandmother of 13 who was severely hurt in a 60 MPH, significant impact, rear-end auto collision caused by a 20 year old tow truck driver, which collision crushed and totaled our client's Volvo station wagon. It was a miracle she survived. She eventually had to undergo neck/fusion surgery. Century Surety, the carrier for the tow truck driver, first argued the policy limits were only \$15,000 since the driver was under their age limit of 21. They discarded that defense only after we filed the lawsuit. Their second "frivolous" defense was that all of our client's problems were pre-existing and that she was old and therefore it was her "old neck" that was the reason for her surgery. The best offer was \$200,000 (medical bills alone were \$150,000). We took the case to trial out in Riverside 3 years after the collision took place (no court funding = long waits for justice) and the jury was outraged, awarding our client \$735,000 for her past and future

medical bills and past and future suffering.

17 Fractured Ribs and a Mercedes Benz: Our 53 year old female client was traveling through an intersection in Irvine when a foreign national in a rented Mercedes Benz decided to run a red light, forcing our client into a telephone pole at about 50 MPH. Our client suffered 17 fractured ribs (out of 24), two fractures of her leg and other assorted injuries and was in the hospital for over a week. Despite several witnesses indicating that the other driver ran the light, the other driver's insurance company decided they would back their insured and deny the claim, blaming the collision on our client. The carrier was Farmers Insurance (in my world a notorious low-ball carrier – see page 3 of this Newsletter where I name the 5 worst auto carriers). As a result of the frivolous denial of the claim, my client was forced to file a lawsuit. Only after getting a trial date did Farmers want to "talk settlement." Soon thereafter we resolved the claim for the policy limits, which exceeded \$200,000, after we determined that the defendant driver had no additional assets.

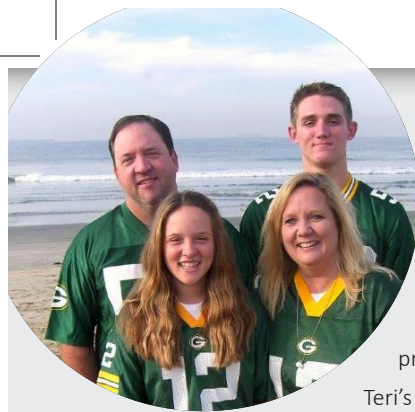
The above 2 cases illustrate the following: (1) Liability insurance companies, don't care about being "fair"; (2) Most significant injury claims require a lawsuit to be filed to be taken seriously by an insurance company; (3) Regardless of how clear the case is, insurance companies will force you to jump through hoops to obtain a fair outcome. Please keep this in mind when either of your family or friends have the misfortune of being involved in any type of accident.

Russell & Lazarus APC
Serving All of California

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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.



EMPLOYEE SPOTLIGHT: TERI PENNISTON

"Faith, Family and Football" is the motto of senior paralegal Teri Penniston. Teri has been working alongside Christopher Russell since 1991, and after 22 years she is still a tireless workhorse when it comes to helping her clients.

Teri recalls, "I thought it was going to be a temporary job. My mom answered an advertisement in the local paper for a paralegal position. I was newly married and thought that I would quit soon after I was hired." After 22 years, everyone would attest that they would be lost without her. She is involved in all aspects of the firm and wears many hats. She is the "go-to-person" for everything. She helps educate new paralegals and attorneys and is often found giving motherly advice while providing Hot Tamales candy or Red Licorice as a consolation.

Teri's family is her pride and joy and if you ever see the walls of her office, you can see firsthand, the love and admiration she has for them. Teri has been married to her college sweetheart, Scott, for 22 years and they have two children. She loves to watch her son play high school football and enjoys coaching her daughter's softball team. She is an "avid" football fan to put it lightly. If she is not rooting on her son, she can be seen cheering on the Wisconsin Badgers and the Green Bay Packers. She is the proud owner of 2 Labrador retrievers, Lambeau (yes, as in the home of her beloved Packers) and Patience (a Guide Dog "flunkie").

Teri is an adrenaline junkie who loves the outdoors, gardening and cooking. She is one of the biggest assets to Russell & Lazarus and everyone will tell you they are so glad she decided to stay.

"Helping my clients is what I value most about my job and I will do anything and everything to make sure they get the help they deserve."

ACCOMPLISHMENTS

Firm News

We are proud of our Paralegals, **Dani Glidden** and **Jennifer Schicktanz**, who have worked extremely hard over the last year to earn their paralegal certifications.



Marc Lazarus



Marc Lazarus has been recognized with a *Superb* rating by Avvo. A superb rating is reserved for attorneys that Avvo acknowledges as the best in the legal field, and is considered a prestigious honor. This prestigious honor is awarded to only a very small, select group.

Avvo, the premier on-line attorney rating agency, rates attorneys based on a variety of factors such as their years of experience, professional achievements and recognition within the legal field. With a superb rating, Marc Lazarus has been included among an elite group of attorneys rated as the highest in the country. The rating system is unbiased and based on a mathematical calculation of the above factors. Client and professional references are also included in the calculation. Clients can use Avvo to find the best rated attorneys in their area and type of legal matter.

ATTORNEY DANIEL TATICK JOINS RUSSELL & LAZARUS



Daniel Tatick was born and raised just north of Santa Barbara, California. He attended the California Polytechnic State University in San Luis Obispo where he graduated with a bachelor's degree in Business Administration and a concentration in Business Law. Upon completing his graduate studies, Daniel then began attending law school at Thomas Jefferson School of Law in San Diego, California. There, he earned a Dean's Merit Scholarship and a CALI Award in Constitutional Law before graduating magna cum laude.

Knowing that the court room is where he wanted to be, he looked for a law firm that not only had a great reputation in the area of personal injury but also took cases to court when it was not possible to resolve a claim for fair value, which unfortunately happens all too often. Daniel's goal of becoming an attorney was as a result of his desire to help everyday people. This remains his driving force at Russell & Lazarus. He enjoys getting to know his clients personally during the process of attempting to help resolve their claims by way of settlement or court action. Daniel enjoys spending time with his fiancé, Natalie, family and friends. He lives a very active lifestyle and enjoys running on the beach, golfing, softball and hiking. Daniel is a huge Angels fan. When not working, he enjoys traveling and recently went on a 7-day cruise to the Eastern Caribbean.

RECIPE: RORY'S FAMOUS "FESTIVE" ENCHILADAS



Rory Mills is one of our hardworking paralegals but he still makes time to make his famous "Festive" Enchiladas with his brother as a family tradition!

Ingredients

1.5 lbs of ground meat of your choice
1 - 12oz can red enchilada sauce
1 - 12oz can roasted green chiles
Corn tortillas

Spices

½ tsp of green chili powder
½ tsp of chili powder
½ tsp of cumin
½ tsp of onion powder

½ tsp of garlic powder
Salt and pepper to taste

Chile Veggies (Salsa)

3 large tomatoes (chopped)
2 Anaheim green peppers (chopped)
1 Serrano pepper (chopped)
1 Habanero pepper (*Optional; this will kick up the spicy factor quite a bit.)
1 Red onion (chopped)
3 Shallots (peeled and chopped)
4-5 garlic cloves (peeled and chopped)

THE 5 WORST AUTOMOBILE INSURANCE COMPANIES BY CHRISTOPHER RUSSELL

After 31 years, you get to know who the Good, the Bad and the Ugly are in the insurance industry regarding property damage and personal injury claims. Just in the U.S. alone, the insurance industry takes in over 1 trillion in premiums yearly and has 3.8 trillion dollars in assets. If it was a country, financially speaking, it would be the 3rd largest country in the world. Keep in mind, just because one of the following insurance companies may be your company, does not mean you will not be placed in a position where you are at odds with them and where you become their Public Enemy #1. That usually takes place when you need to make a claim for property damage or personal injury when an accident is caused by someone who has no insurance (20% of the driving public by some accounts). These are the companies that will low ball you and nickle and dime you on every aspect of every part of your claim. They are the Ugly, and are in no particular order:

Allstate: There is a reason why the website allstateinsurancesucks.com is wildly popular. The pioneer of delay, deny, defend.

Mercury: The only carrier which sponsored a law which would have allowed them to charge soldiers more after coming back from tours of duty.

Farmers: They are owned by a Swiss Company, Zurich Financial, & could care less about following CA law. Profits over policyholders should be their motto.

21st Century: Daughter company of Farmers also owned by Zurich. The apple does not fall too far from the tree.

Liberty Mutual: This 120 billion dollar company also owns Safeco and is a new entry to the Bad Boy club over the last 12 months.

Before you buy coverage, please go to the State of California Department of Insurance website at <http://www.insurance.ca.gov/> to find out about the complaint records of the insurance companies on your radar. The information can be eye opening and will allow for good decisions. In our Summer Newsletter, I will name who we think are the 5 Best Automobile Insurance Companies.

COMMUNITY SERVICE

Orange County Food Bank



Each month, over 400,000 Orange County residents—42% of whom are children—are at risk of going hungry. With the OCBA and OCBA Young Lawyers Division Community Outreach Committees, we have spent our morning packing and assembling food items into boxes for delivery to the hungry families in our communities.



Over here at Russell & Lazarus, nothing to us is more important than helping other people, whether in a courtroom or a community center! We are thankful to have been given the opportunity to volunteer and help those in need.



Trial Lawyers' Charities - Supporting Youth Sports

The Law firm of Russell & Lazarus proudly supports the Los Angeles Trial Lawyers' Charities. The primary purpose of the Los Angeles Trial Lawyers' Charities (LATLC) is to make a positive difference in the quality of life for people within the greater Los Angeles area, focusing on issues related to education, children, battered women, and homelessness, by providing financial assistance to needy persons and groups in the greater Los Angeles area.

Christopher Russell is a proud supporter and serves on the Honorary Board of Governors of LATLC.

Toppings

Iceberg lettuce, 3-4 roma tomatoes, 2 lg avocados
Shredded cheese (Cheddar or Jack)

Step 1 – VEGGIE PREP

Place "Chile Veggies" on a cookie sheet. Lightly coat with olive oil, salt and pepper to taste. Place under broiler for approx 5 min. Turn half way through. If they are blackened that is good. Cool, peel skins off tomatoes and peppers.

Step 2 – CHILE PREP

In a large greased Dutch oven, brown ground meat; add dry spices. After meat is browned, strain off excess grease. Add chopped roasted Chile Veggies, red enchilada sauce and roasted green chilies. Simmer on low for of 1-2 hours, stirring occasionally.

Step 3 – TOPPINGS PREP

Shred lettuce. Dice tomatoes and avocados.

Step 4 – BUILDING THE ENCHILADAS

Soften tortillas by placing them in damp paper towel and microwave for 2 minutes; Place one warmed/cooked tortilla on plate. Spoon chile onto tortilla add cheese. Put 2nd tortilla on top, spoon chile, add cheese. Repeat as desired. (I usually go three layers.) Place under broiler or microwave to melt cheese. Add toppings of choice. **ENJOY!**



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CASE RESULTS

Refer to our website's "Case Results" section
for more results

AUTO ACCIDENT

\$105,000 - Settlement on behalf of our 57 year old female client who sustained a fractured arm, head and low back injuries when her car was run off the 405 freeway by a Lamborghini.

AUTO ACCIDENT

\$250,000 - Settlement on behalf of our 53 year old female client who fractured 17 ribs and who was hospitalized for a week after her vehicle was broadsided at an intersection.

AUTO ACCIDENT

\$735,000 - Jury verdict (one of the largest in Riverside County this year) on behalf of a 68 year old grandmother who required neck surgery after a 60 mph rear end auto collision caused by a tow truck.

We are proud to have obtained these outstanding results for our deserving and appreciative clients.

TESTIMONIALS

I was recently a client of Russell & Lazarus following an unfortunate automobile accident not long ago. As a journalist, I realize getting precise questions answered to my understanding is often difficult at best. I have often concluded that "no one will simply tell you the truth, you must seek it out!"

I was more than surprised at the professionalism, candor, and forthrightness of Russell & Lazarus in addressing my specific concerns throughout the course of the proceedings. I feel that Mr. Russell and his staff secured justice for me both swiftly and adequately along with keeping me well informed as the case came through fruition.

Needless to say, I am more than satisfied with the final outcome of the litigation following a very scary auto accident on the highway in the early morning hours. I would recommend them to anyone.

- John

I wasn't expecting much out of the ordinary from the settlement of my case. The attorney Chris Russell was very conscientious and was so concerned with my well-being. Everyone at the firm was positive and helpful. My final settlement was quite a bit more than I ever expected.

- George