



RUSSELL & LAZARUS APC

PERSONAL INJURY TRIAL 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!

March 2019

- AUTO COLLISIONS
- MOTORCYCLE COLLISIONS
- BICYCLE ACCIDENTS
- TRIP/SLIP AND FALL ACCIDENTS
- CONSTRUCTION SITE ACCIDENTS
- ELDER ABUSE CLAIMS
- BRAIN TRAUMA CLAIMS
- WRONGFUL DEATH CLAIMS



LUCK OF THE IRISH?

Better to Be Smart Than Lucky When Involved in a Car Accident

I've had more than a few friends and family members who were involved in car accidents and were unaware they were underinsured until the accident occurred. This usually happens because people don't know how insurance works or how it applies to real-world claims. This is especially true for someone who's been driving a car for 40-50 years and has never been in an accident. They have no reason to know how insurance is applied and have thought little about their coverage, even though their finances may have dramatically changed.

There are three very important coverages everyone who drives a car in California should have. Although there are other coverages you can purchase, in our opinion, these three are the most critical.

The most important coverage, of course, and the only coverage one needs to drive a car legally in California is bodily injury liability coverage. This coverage protects you from being sued for bodily injury if YOU cause an accident. The rule of thumb is that your liability limits should be at least equal to the amount of your assets. If you are a college student and all you have is debt, then you wouldn't need more than the minimum \$15,000/\$30,000 (\$15,000 for each person you may hurt and up to \$30,000 for everyone hurt in either car). If you are a 55-year-old female who has \$300,000 in home equity, \$50,000 in checking, \$200,000 in investments, and a \$55,000 car, then your personal injury liability coverage should be at least the total sum of those assets.

The second important provision of your policy is property damage liability coverage. This coverage protects you in case of an accident that causes damage to another driver's vehicle. Here in California, where high-price cars are all over the place, it is easy to get into an accident where you cause more than \$100,000 in damage to one or more vehicles. We recommend that you should have at least \$100,000 in property damage liability, if not \$150,000, if you have any assets. If you are the starving college student, the minimum of \$5,000 will do.

What we consider to be the most critical coverage to compensate you and to keep you afloat financially when you are injured by another is uninsured/underinsured motorist (UM/UIM) coverage. Incredibly, 1 out of every 2 drivers on the road in California either has no insurance or only the legal minimum, which, as I indicated, is \$15,000. Therefore, it is important to protect yourself by purchasing sufficient uninsured/underinsured motorist coverage, which is amazingly inexpensive. For about \$4 a month, you can get \$100,000 in coverage.

If I could give one piece of advice to anyone driving a car in the state of California, it's to make sure you have at least \$100,000 in UM/UIM coverage.

Chris Russell



With St. Patrick's Day in the rearview mirror, don't risk the chance of being involved in an accident without the right coverage. It's better to be smart than lucky when involved in a car accident.

One of the questions we hear a lot at Russell & Lazarus is, "What kind and how much insurance coverage is best for me?" In terms of auto policies, many people are confused. We are the experts looking under every rock for coverage for our clients and, consequently, we know better than any insurance agent what kind and how much insurance our clients should have. We even offer free evaluations of our clients' policies to ensure they have the right coverage.

BREAKING THROUGH THE TV TERMINOLOGY

4K, HDR, and OLED Defined



When you shop for a new TV these days, you're greeted with a bevy of acronyms and numbers — marketing terms you can't make sense of. These are terms like 4K, HDR, and OLED, just to name a few. TV makers leave it up to you to figure out what these terms mean. Well, look no further. We're going to cut through the marketing speak and get to the point. Here's what today's popular TV marketing terms really mean.

4K The TV buzzword "4K" has replaced "HDTV" and "1080p" as the go-to marketing term. In short, it's a reference to the number of pixels on the screen. Standard high-definition TVs (1080p) have a vertical resolution of 1,080 pixels and a horizontal resolution of 1,920. Here's where it gets weird. 4K TVs have a vertical resolution of 2,160 pixels with a horizontal resolution of 3,840.

Marketers decided to swap the vertical resolution as their reference point with the horizontal resolution, because higher

numbers are more impressive, right? But 4K TVs seem to fall short of the moniker. Regardless, these TVs have improved color and image quality over standard HD, but you have to have devices — such as the PlayStation 4 Pro or a Blu-ray player — or services that output in 4K to take advantage of the boost in pixels.

HDR High Dynamic Range, or HDR, is a type of image processing. When an image is processed, HDR is used to increase or decrease the luminosity of the image. It means bright whites, deeper blacks, and

improved colors overall. It's been used in photography for decades and in video since the 1990s. Most 4K TVs have built-in HDR processing, resulting in better color quality, which translates to better image quality overall.

OLED Short for organic light-emitting diode, OLED TVs feature a microscopically thin layer of an organic compound that emits light when an electric current is introduced. Typical LED TVs rely on a backlight in order to produce a lit, visible image. These backlights take up space, resulting in a thicker TV. The major advantage of OLED TVs is they are incredibly thin and light, and they produce deeper blacks for an improved color and image quality.

TEAM MEMBER FEATURE

Meet Marc Lazarus

Incredible Partner and Attorney

For this month's team member spotlight, we want to feature Marc Lazarus, who is an experienced attorney and a valued partner at our firm. For more than two-thirds of his life, Marc has been absorbed in the legal industry, starting back in his late teens. It's through his years of experience that Marc can handle any case with skill and attentiveness.

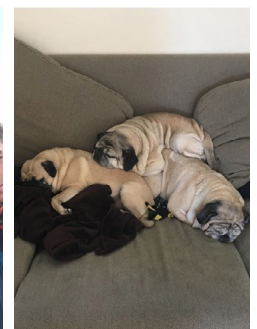
It all started with Marc's Uncle Al, who ran a personal injury firm when Marc was 17. "I started working for him and basically did everything that was related to entry-level work at a firm," he says, thinking back. Once he began to pursue a career as an attorney, he became less confined to the firm and more involved with the court. "I became a paralegal and started to help out with litigations and procedures. Once I became a full-fledged attorney, I started taking on cases."

In all his years spent in the legal field, Marc has never tired of his career. "Thank God, it's been such a wonderful career for me too," he states confidently. "I was fortunate to have an opportunity to spend so much of my life doing what I enjoy." Marc enjoys his work as much as he enjoys the individuals he helps. "My favorite thing is when you make people so happy you can feel their emotional response. It's really the coolest part; nothing can even come close to that experience."

Partnering up with Chris Russell to create Russell & Lazarus has been a fantastic experience for Marc. "I've had the pleasure of working with Chris for 18 years, and he's been an excellent mentor. Not only can he handle a case but he also knows how to run a law firm like no one else. It's incredible."

When Marc isn't in the office, he enjoys spending time with his family and watching his son, Jake, play soccer. "One of my hobbies is photographing the kids on the field and putting them up on the team sites for the team to use — I consider both myself and my wife geeky soccer parents."

Marc also enjoys traveling with his family and hanging out with his three pugs. "They're just the best. They're fat, they shed like crazy, they have a lot of gas, and they're always making noises — they're seriously the greatest."



CASE STUDY

A Jury Verdict Involving an Unnecessary Tragedy With Fingers Injured ... and Pointing!

The last thing anyone wants to worry about when he or she is sitting in a chair is it collapsing. Sadly, a client of ours experienced just that recently, resulting in the loss of a good portion of the middle finger of his dominant hand.

At the time of the incident, our client was 50 years old, a husband of 25 years, and father of two teenagers. The gruesome injury was caused by the guillotine-like action of the chair he was sitting on falling and bringing all of his 240-plus pounds down on his finger. The injury necessitated surgical revision but has left him with permanent pain in the affected "nub" and an inability to even shake someone's hand without experiencing pain.

He was at a water polo event for his son at a local high school, which had rented out its pool to a private water polo club. Neither the school, the water polo club, nor the chair manufacturer elected to take responsibility for the injury, which left us no choice but to file a lawsuit. Defendants and insurance companies being unreasonable like this is the primary reason why most personal injury lawsuits have to be filed, not because of "greedy" plaintiffs, which is all you hear in the news media.

The finger pointing (no pun intended) began in earnest once the lawsuit was served. The defendants and the insurance companies even tried to allege our client weighed too much (he is 6 feet 3 inches) and should have known better than to sit in the chair. Talk about chutzpah!

The manufacturer was uninsured, which created the possibility of the company filing for bankruptcy. Due to this issue, we had to heavily direct our case at the school district, which failed to perform ANY inspection or maintenance OF THE USED CHAIRS THEY PURCHASED, resulting in the chair missing critical screws. The school district knew that there was little maintenance and, therefore, knew an incident like this one or worse was likely to occur (but still did nothing). This

played a huge part in the jury's verdict. In speaking to the jury after the verdict, the school district's indifference terrified the jury members, as they knew the injured party could just as easily have been a child who attended the school.

Before we filed the lawsuit, the best offer we received from the school district was \$120,000 in response to our \$350,000 demand. Keep in mind our client's past and future medical bills were over \$100,000. After a three-week jury trial conducted by Fenja Klaus and Marc Lazarus, the jury came back with a \$520,000 verdict (70 percent from the School District and 30 percent from the manufacturer) for pain and suffering and past and future medical bills. This is a record for that type of injury in Orange County. Not only did the verdict give our client the compensation he deserved but it also forced the school district to finally throw out the used chairs that could have easily caused other serious injuries to the students attending the school.

We here at Russell & Lazarus are proud of our efforts to not only obtain fair compensation for our deserving client but to also make the community safer through the nonfrivolous litigation that held the responsible parties accountable for their dangerous actions.



FLAG FOOTBALL TEAM

Russell & Lazarus Flag Football, aka Mr. Rodgers Neighborhood, had a stellar rookie year competing in the Beach City Sports flag football league. While it's sad to say we didn't come out as league champs, we are proud that we won more than one game. A huge thanks to our team captain Kathleen (aka Gato) for all she did this season!

GINA'S FAVORITE RECIPES

From Gina Simms, our Office Administrator

When you think of St. Patrick's Day cuisine, corned beef and green beer are probably the first things that come to mind. This year, consider adding colcannon to your March menu. It's basically mashed potatoes on steroids, and it's utterly delicious.

INGREDIENTS

- 3 pounds potatoes
- 2 sticks butter
- 1 1/4 cups hot milk
- 1 head cabbage, cored and shredded
- 1 pound cooked bacon, chopped into small pieces

DIRECTIONS

1. Steam potatoes for 30 minutes. Peel skins and mash flesh thoroughly.
2. Chop 1 stick of butter into small cubes and add to warm potatoes. Once melted, slowly add milk, stirring constantly.
3. Boil cabbage in water. Add 2 tablespoons of butter to tenderize.
4. Add cabbage, bacon, and scallions to mashed potatoes, gently stirring to combine.
5. Serve garnished with parsley and a pat of butter.

COLCANNON



Inspired by foodnetwork.com

- 4 scallions, finely chopped
- Parsley, for garnish
- Salt and pepper, to taste



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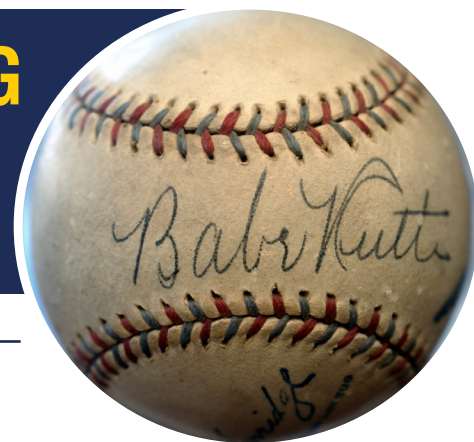
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April 27 Is National Babe Ruth Day!



Super Lawyers®

'THE SULTAN OF SWAT! THE KING OF CRASH! THE COLOSSUS OF CLOUT! THE GREAT BAMBINO!'



The Legend of Babe Ruth

On April 27, 1947, the New York Yankees hosted the first Babe Ruth Day to honor the ailing baseball star, who had terminal throat cancer. As he rose to give a speech for the 58,339 fans in the stadium, Ruth's condition caused him to have a coughing fit. With the thunderous cheers from the stands encouraging him to continue, he lovingly spoke to the thousands of people who had followed his career from his early years as a free-spirited Baltimore school kid to the world-renowned baseball legend he became.

Even legends have to start somewhere, and Ruth began his baseball career in the minor league Baltimore Orioles, where his teammates gave him the nickname "Babe."

He was soon acquired by the Boston Red Sox, and he helped them win the World Series in 1916 and 1918. The following year, he was traded to the Yankees.

His popularity in the Big Apple allowed the Yankees to move from a shared ballpark to one of their own in the Bronx, which was aptly known as "The House That Ruth Built." Even through the 1919 World Series gambling debacle, which cast doubt over the sport's future, the fans' attention was still centered on the Sultan of Swat and what he would do next. The New York Times reported that as "home runs began to scale off his bat in droves, crowds jammed ballparks in every city in which he appeared." All those home runs resulted in

his record-breaking year in 1927, when he hit 60 over-the-fence home runs in a single season.

While his home run record was eventually broken in 1961, the continued celebration of Babe Ruth Day keeps his love for the game and unmatched ability alive. To quote the classic baseball film "The Sandlot," "Heroes get remembered, but legends never die." In the Great Bambino's case, the legend of his baseball career has survived for over a century and will continue to do so for decades to come.