

# PERSONAL INJURY POST

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## Consumer Protection Week

### Spreading Awareness Prevents Future Crimes

Not too long ago, I got a call from my mother, and she was in a panic. She'd received calls from the IRS, threatening jail time for a mistake made on her taxes last year. I calmed her down by explaining that there was nothing wrong. More likely, the people who had called were nothing but scammers.

Calls such as these are something everyone receives at least once in their life. They often claim to be from the IRS and say you have stolen money from the government or made a significant mistake and will be punished severely because of it. These calls are meant to terrify the victims into compliance, and they often succeed. It is truly terrifying to be told by a "representative" that you have been under scrutiny and owe the IRS thousands of dollars. However, these scams can go beyond the claims of being part of the IRS or Social Security Administration (SSA).

I have the phone number of the company I use for my home television services, just in case I need to call them. Scammers have come up with the technology that clones legitimate businesses' phone numbers. As a result, when they call my cellphone, it appears that the company itself is calling me. In fact, I received one such call fairly recently. They told me if I were to purchase several Amazon cards, that I would receive six months to a year free for my television services!

Obviously, something like this raised alarms for me. Yet, my concern is for older adults. In most cases, scammers target these individuals, hoping they live alone or that their minds are fading. This is why I wish to highlight Consumer Protection Week. Consumer Protection Week is when the government and consumer protection organizations come together to help people understand how to make well-informed decisions about their finances. Though this event only lasts from Feb. 28 to March 6, the value of it can last for the rest of March and for the many months to come.

I'm hoping that by highlighting this event, I can inform our readers on how they can protect themselves, their family, their friends, and their community. Here are a few things to keep in mind:

#### Signs of a Scam

Scammers stick to the same relative ploy. First, they will reach out to you as a business you recognize, and then they will tell you there is a problem to be fixed or a prize to be won. The third sign is that they will pressure you to act immediately, which can include ordering you not to hang up or that the police are on their way. Lastly, a scammer will ask you to pay in a specific way, such as using Amazon gift cards to transfer money.

#### COVID-19

Unfortunately, people have also used the global pandemic to scam others. Be wary of any calls, texts, emails, or advertisements offering vaccines, cures, or miracle treatments. Use reliable sources, such as the Centers for Disease Control and Prevention and Federal Drug Administration, to stay up to date on the latest scientifically researched information available regarding the virus.

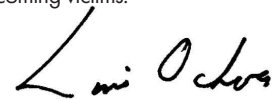
#### Avoid Giving Details

If you ever suspect a scam, never give personal or financial information out, even if they insist. Legitimate businesses will never ask for your Social Security information, bank account numbers, or credit card details. Additionally, government businesses, such as the SSA and IRS, will always conduct communications through mail services, never over the phone.

#### Take Action

If you receive a call, email, or text that you suspect is a scam, get in touch with the actual company to ask whether or not the issue claimed is actually an issue. Then report the scam, either to the company or directly to the Federal Trade Commission (FTC) at [FTC.gov](https://www.ftc.gov). Once reported, block the number or label the email as "phishing."

As consumers, we must be extremely careful about calls, online advertisements, and emails we may receive. By staying alert and well-informed, we can protect the people we care about and avoid becoming victims.

  
Lino Ochoa

# WHEN LIFE GIVES YOU LEMONS ...



Lemons don't just add a tart flavor to your favorite desserts or cool you down in a refreshing drink on a hot summer day. In addition to bold flavors, lemons also have powerful cleaning properties. Their acidity and oils cut through grease and can sanitize many of your household items.

The best place to clean with a lemon is in the kitchen. For the microwave, simply juice a whole lemon into a bowl of water, then plop the used peels into the bowl. Microwave the mixture for a few minutes, let the bowl cool before removing it, then wipe away the grease in the microwave. You can also use this method for your oven.

For odor-blocking properties, you can use a lemon as an air freshener. Leave half of a lemon in your refrigerator to trap and block potential smells and toss old lemon rinds down the garbage disposal. Run the disposal to clean the blades and freshen up the sink.

As for your kitchen tools, don't toss them out without trying this lemon trick first. Start by sprinkling salt on a wooden cutting board, then slice a lemon in half. Using half the lemon (flesh-side down) like a sponge, scrub the board really well. Wipe and remove the leftover lemon juice and rinse the board before using it again. Not only will the board appear cleaner, but it also won't smell as bad, and the bacteria will be gone. You can also use this method to polish dining ware, spruce up copper, and even remove stuck-on food from plates.

Now, here's the real secret: Once you master kitchen cleaning a la lemon, you can use these same principles to clean other parts of your house. For example, salt and lemon can be used to scrub grimy sinks and faucets, while a few squeezes of lemon juice in a cup of water makes an excellent cleaning solution for mirrors and windows. You can even make your own reusable cleaning spray by fermenting lemon peels — and the peels of other citrus fruits — in white vinegar for two weeks. Remove the peels after two weeks and spritz the mixture over surfaces you need to clean!

# AN INSURANCE COMPANY'S REFUSAL

Driving while underinsured or with no insurance becomes disastrous when someone is involved in an accident, especially when they are responsible. In these situations, the driver's insurance is not enough to cover the damage done to the other driver, including bodily injuries and property destruction. Things only become worse when the insurance company refuses to give even the small amount owed to the victim. If this has happened to you, it is essential that you talk with a personal injury attorney after the accident; they will fight to get you what you're owed.

## Case Facts

Recently, one of our clients was faced with this exact dilemma. While driving his vehicle in a reasonable and prudent manner, he was suddenly struck from behind by another driver. The driver failed to control his speed and instead showed lack of proper awareness required to ensure overall safety while on the road. As a result of the accident, our client suffered serious and permanent bodily injuries, which will continue to impact his life from now on.

Unfortunately, the driver did not have the insurance coverage our client needed to cover the damages and injuries he inflicted on our client, the total costs of which well exceeded his current

# CELEBRATE ST. PATRICK'S DAY







underinsured motorist insurance policy limits. However, upon requesting the amount owed to our client, the driver's insurance company refused to comply.

### The Outcome

This is not the first case in which an insurance company has denied what is rightfully owed to a victim in a motor vehicle accident. In doing so, the defendant's insurance company failed any attempt in good faith that would put into motion a prompt, fair, and equitable settlement claim. Our personal injury attorneys, having experience with these types of unjust actions, demanded that the insurance company not only give what was required minimally, but the amount of the policy available to satisfy the liability caused by the defendant. In the end, our client's case was resolved with this amount and all of his costs were covered.

If an insurance company has denied a claim that you are rightfully due, take action and talk to an attorney today. Call Garcia & Ochoa Law Firm at 956-587-5833.

Last year, the usual celebrations we associate with St. Patrick's Day were put on hold because of the COVID-19 pandemic. The annual St. Patrick Day parades were canceled, people couldn't enjoy gatherings, and the bars were nearly empty. Because of that, this year, we may see an enthusiastic return to St. Patrick's Day celebrations as people find a way to enjoy it while still working to recover from the pandemic.

Our team at Garcia & Ochoa is also looking forward to returning to some sense of normalcy, but we want to encourage everyone to remember the value of safety. It can be hard to remind ourselves of this when we're having fun, yet it is vital to put safety before anything else, especially when alcoholic drinks are involved. Keep these tips in mind before you head out for the day to celebrate:

**Never Drink and Drive** No matter what may happen, it is never a good idea to drive while intoxicated. Drunk driving puts your life and other people's lives at risk. If you are planning on drinking on St. Patrick's Day, designate a sober driver or make sure you have other means of transportation. Additionally, if you plan to have a party at home, encourage your guests to spend the night rather than head home if they are intoxicated. Never let anyone drive while drunk, nor should you ever ride in a car with a drunk driver.

**Wary Police Officers** To try and prevent accidents from happening and to keep drunk drivers off the road, the police will be alert for any suspicious driving. If you are the designated driver, be sure to drive appropriately, following all signals, signs, and rules of the road. Additionally, it's important to keep in mind that even if you haven't been drinking but perhaps smell like you have, they may decide to investigate.

If you have any doubt or uncertainty during your celebration, it's best to play it safe and call a Lyft or Uber or use the National Highway Traffic Safety Administration's SafeRider app to call a taxi.

## ASPARAGUS AND SMOKED MOZZARELLA PIZZETTES

Inspired by EatingWell.com

### INGREDIENTS

- 1 lb prepared whole-wheat pizza dough, divided into 6 equal portions
- 12 oz asparagus spears, trimmed and cut into 1-inch pieces
- 1 tbsp extra-virgin olive oil
- 1/4 tsp salt
- 1 cup shredded smoked mozzarella cheese
- 1/3 cup scallions, thinly sliced
- 2 tbsp walnuts, toasted and chopped
- 1 sprig of fresh mint leaves, torn
- Zest of 1 orange

### DIRECTIONS

1. Preheat oven to 500 F and ensure there are two racks in your oven.
2. Line a large baking sheet with parchment paper, stretch each piece of dough into a 7-by-3-inch oval and arrange evenly on the pan.
3. On a second baking sheet, toss asparagus with oil and 1/4 tsp salt.
4. Place dough on top rack and asparagus on bottom and bake for 3 minutes.
5. Remove both trays from the oven, sprinkle cheese over the dough, then top with asparagus and scallions.
6. Return pizzettes to oven and bake until the crusts' edges are golden, about 8–10 minutes.
7. Remove from the oven and sprinkle with walnuts, mint, and orange zest before serving.

## BE INSPIRED

"WE KNOW WHAT WE ARE,  
BUT KNOW NOT WHAT  
WE MAY BE."

- WILLIAM SHAKESPEARE

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## Improve Patience and Reduce Stress

### With These 4 Tips

In this fast-paced world, it can be easy to grow impatient. Things as small as waiting for a slow website to load or waiting in a long line for coffee can sometimes leave people feeling frustrated and anxious. Practicing patience helps reduce stress and helps you realize it's okay if something takes a few extra minutes. If you find yourself feeling impatient, here are a few helpful tips.

**Breathe Deeply** When you feel stressed, your breathing gets shallow, which amplifies anxiety. Practicing deep breathing can help reduce stress and frustration by relaxing your body and mind. This is as simple as taking a few quiet moments to inhale through the nose, drawing your breath into the belly and lungs. Count to four to help you focus as you inhale. Then exhale slowly through your mouth. After a few repetitions, you will find that your mind and body feel calmer.

**Switch Focus** When agitated, it's common for our thoughts to center on the irritant. Though it may feel difficult to do when you're stressed out, switching your focus will help you calm down and be more patient.

For instance, if you find yourself growing more and more frustrated by hitting red lights as you drive, try focusing on green instead. Looking for passing cars, signs, trees, or anything that is green will help break that hyper-focus and shift it from negative to positive. Soon, those red lights will be less bothersome.

**Meditate** A great way to increase your patience is by meditating, a combination of the first two tips — focus and breathing. Meditation helps people constructively manage thoughts by allowing them to practice observing their thoughts from a neutral perspective. Regular meditation can reduce stress and improve patience throughout the day. Even just 5–10 minutes of daily practice can have a tremendous impact over time.

**Practice Acceptance** While the above tips can help you improve your patience, sometimes you must simply accept that some things can't be rushed. There will be times when we cannot control the outcome: A red light will change to green when it changes and no sooner. Learning to accept that can help people let go of their frustration, become more understanding of their situation, and greatly improve their patience.