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The History of Trick-or-Treating

As Halloween looms and you load up your grocery cart with candy, you may ask yourself, "Why do I provide these spooky gremlins with a sugar high every Oct. 31, anyway?" Well, when your doorbell starts ringing around 6 p.m. this All Hallows' Eve, you can thank the Celts for this tradition of candy and costumes.

Halloween itself is a kind of mishmash of four different cultural festivals of old: two Roman fêtes, which commemorated the dead and the goddess of fruit and trees (not at the same time); the Celtic Samuin or Samhain, a new year's party thrown at the end of our summer; and the Catholic All Saint's Day, designed to replace Samuin and divorce it from its pagan origins.

Long before there were young'uns on your porch dressed as Thanos with candy-filled pillowcases in hand, the Celts believed that Samuin marked an overlapping of the realms of the living and the dead. To trick the spirits leaking into our world, young men donned flowing white costumes and black masks — a great disguise when ghosts were about.

The Catholic Church was never a big fan of these pagan traditions, so they renamed it "All Saints' Day" and gussied it up in religious garb. By the 11th century, people were dressing up as saints, angels, and the occasional demon instead of spirits. Eventually, costumed children started tearing through town begging for food and money and singing a song or prayer in return — a practice called "souling."

But when did they start dressing up as Minions? Starting in the 19th century, souling turned to "guising," which gave way to trick-or-treating in mid-20th-century America, and the costumes diversified. So put on some clown makeup and a big smile, scoop up a handful of sweets, and scare the living daylights out of 'em — 'tis the season!



TEXAS LAW DOG I COME TO FIGHT. I DON'T BARK. I BITE!

BALANCE

ince I was a teenager, I've considered myself an entrepreneur. From that age, I've loved coming up with business ideas and then turning them into reality. It's a passion that has stuck with me to this day — and for good reason.

FINDING

With entrepreneurship, you get a sort of freedom. I go to work every day knowing I don't have to punch a clock and that I am my own boss. I get to work on my terms. And there's no time for slacking off. As a business owner, I'm often working outside of normal business hours. I want to see my business not only succeed, but thrive.

I also want to see the people I work with thrive. There's a certain satisfaction that comes from knowing that, through my entrepreneurship, I've been able to provide jobs for others. There are families that count on my success for their own success. This helps me push forward, because their success is important to me.

Then, of course, there's our clients. They're arguably the most important part of being an entrepreneur and business owner. Without clients, I don't have much of a business — whether it's the insurance business or the law firm.

From an insurance perspective, I firmly believe the things we own should be protected. When something we own is damaged or lost, it can be a painful experience. You rest easier at night when the things you care about are protected. You know you have the power to fix or replace them.

As an independent insurance agent, we help dozens of families rest easy every month through the protection of what is theirs. We help them plan for the unexpected and often do so while saving them money. For so many families, that means the world.



From a legal perspective, I'm in a place in my career where I have the outstanding privilege to advocate and negotiate for my clients. As a lawyer, I'm trained to think differently, and the concepts behind liberty and justice are often on my mind.

To that end, I have a sacred duty and responsibility to fight what may seem like an uphill battle. I speak for those who would otherwise have no voice. I'm here to give people their lives back. More than that, though, I'm here to give people hope — hope they may have lost.

At the end of the day, that's what tells me this is all worth it. I provide a positive outcome after bad things happen — things many of us don't want to think about.

Sometimes, though, we do have to think about them. And that's when we get the call. Clients usually call our insurance agency to file a claim or they call the law firm seeking representation after a bad event has occurred.

I'm there for people when they've lost someone they love. And I'm there for them when they need compensation to heal, pay their mortgage, support their education, buy a new car, or even replace their home. At the same time, I'm here to help when they're facing a criminal charge or are dealing with a business dispute, both of which can be incredibly challenging.

In all of this, I have an amazing staff by my side. They are the support I need to make things happen. This includes my wife, Alison, who is always there to help out. She's the one who keeps me on point. While my strength lies in developing ideas, she's there for the follow-up. She brings things into focus

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TangoTab

Some of my fondest memories are of the meals my mother and grandmother cooked for supper after I'd had a long day at school. When I was growing up, I always went to bed full and never had to worry whether I was going to be hungry. However, this is not the case for your neighbors in the DFW Metroplex. My mother was a teacher in the school district I attended and often brought food to her students. She would leave early in the morning to make a run to the grocery store to purchase food for the kids in her classroom. These were kids she would have taken home and fed the same way she fed her own family every night if she could. In my 20s, I joined the Junior League, where I learned about the alarming hunger rate among children in the community. One of the most rewarding projects was providing a meal to children in their backpacks to ensure they didn't go to bed

Veterans, the elderly, victims of domestic violence, families that are going through divorce, and individuals with mental or physical disabilities are also hunger-stricken. These people are often choosing between food and medical care each month After moving to Arlington and learning about TangoTab and the hunger in Tarrant County through a friend, I decided there had to be more that we could do right here, right now.

I have learned through the Tarrant Area Food Bank (TAFB) that 1 in 6 people struggles with food insecurity and/or hunger, and 1 in 4 children comes from a family that lives with uncertainty about where their next meal will come from. They may be your neighbor or your work colleague. He or she may be the child in school sitting next to your son or daughter.

TAFB serves more than 50,000 individuals per week and about 52,000 households per month. 1 in 8 people served are 60 or older. Dallas, Mesquite, Fort Worth, Plano, Frisco, and Prosper are just a few of the cities that are now participating in Feed the City events, where we make meals for people in need. We are adding Arlington to the list!

Matt and I will be hosting a Feed the City event at Troy's at Texas Live every first Saturday of the month from 8:30-11:00 a.m. to target this pervasive problem. The food we bring and put together will be distributed to the area food banks and organizations that we are partnered with. The first event is launching on Oct. 6. Go to www.tangotab.com for more information and download the app, or go to Facebook and sign up for the TangoTab event each month. Reach out to me at Alison@thetexaslawdog.com if you have any questions. Come out and have some fun with us!



THE COMPENSATION YOU NEED



When you are injured due to an accident or the negligent actions of others, you need to be compensated. In some cases, you may be offered compensation through an insurance provider (either yours or the other party's). You have medical bills and you may not be able to work while you recover. But how do you put a dollar

Every case is unique, but damages can be broken down into several categories, including medical costs and damage to property, both of which have hard numbers. In addition to this, many people go through "pain and suffering," the value of which can vary depending on an individual's specific circumstances.

This month, let's take a look at the damages that are most easily quantified: medical costs, lost income, and damaged property.

Medical Costs The costs for your medical services, treatments, or any other health care resulting from an accident are almost always factored into your damages. This may also include treatment you need to undergo in the future or on an ongoing basis.

Lost Income When you aren't working due to your injury, you may be losing out on your paycheck. If that's the case, this may be factored into your damages. Lost income may also cover the loss of future income if your injuries prevent you from returning to work for an extended period of time — or you experience a "loss of earning capacity" and your injury negatively impacts the way you do your job, leading ultimately to a loss of income.

Damaged/Destroyed Property This can include everything from vehicles and personal items to clothing or anything else that was damaged or destroyed due to the accident. It's not uncommon to see compensation related to the repair of damaged property, or compensation covering the "fair market value" of damaged or destroyed property.

As you might expect, proper compensation for any of the above costs isn't guaranteed. Insurance companies don't always play fair, which means you may need to fight for the compensation you need and deserve. As always, the Texas Law Dog is here to help. If you have questions about an accident, don't hesitate to call.

Protect Yourself Against Uninsured Drivers

KNOW THE POLICIES THAT ARE MEANT TO HELP YOU

According to the Insurance Information Institute, 1 in every 8 drivers is uninsured. Whether they can't afford insurance or simply don't think they need it, this situation still creates anxiety on the road for drivers who do have insurance. To protect yourself from uninsured drivers, strongly consider getting uninsured or underinsured motorist coverage.

WHAT IS IT? In short, uninsured or underinsured motorist coverage ensures that you will receive compensation as the result of an accident caused by a driver who lacks adequate liability insurance. If you don't have uninsured or underinsured motorist coverage, you may be faced with overwhelming medical bills and other expenses that you have to cover yourself. Having one of these types of policies protects you and any of your passengers who may have been injured in the auto accident.

WHAT'S THE DIFFERENCE? Uninsured motorist (UM) coverage will protect you when a

driver has no liability insurance and is the cause of an accident. By contrast, underinsured motorist (UIM) coverage takes effect when an at-fault driver has only minimal or inadequate liability insurance.

DO I NEED TO HAVE IT? With the number of uninsured drivers increasing over the years, getting either policy is a smart choice. The Insurance Information Institute states that between 2010 and 2015, the number of uninsured drivers increased from 12.3 to 13 percent, and



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that number continues to rise. In some states, drivers are required to have UM or UIM coverage, but in others, such as Texas, it's an optional choice. Typically, either policy increases your annual auto insurance premium by about 5 percent.

COVERAGE LIMITS Similar to other auto insurance, you can choose how much coverage you want — limits range from \$5,000 to \$1 million or higher. However, the amount you receive often doesn't extend past the amount you're receiving in your standard liability coverage. For example, if your bodily injury limit is \$100,000, your UM coverage should match that amount.

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and makes things happen, in ways they wouldn't

Alison also helps me unplug. We try to take time off every once in a while. When your job takes up the majority of your life — or is your life, as it is for many people — it's important to unplug and look after your health, both mentally and physically. Even when you are passionate about what you do, the stress will eventually get to you.

One of my personal strategies to combat stress and find focus is to exercise. I try to work out every morning, five days a week. This makes a big difference for me, and in many ways, brings balance

When I have that balance, I can get back to what I really love: being an entrepreneur and working hard for the folks who call us when they need a little extra peace of mind or a voice to fight for them when they

-Matt Aulsbrook



HOMEMADE MARSHMALLOWS

As we enter the height of s'mores season, consider upgrading those store-bought marshmallows to homemade ones. For a colorful treat, you can easily add food coloring to this recipe.

INGREDIENTS

- 3 packages unflavored gelatin
- 1 1/2 cups granulated sugar1 cup light corn syrup

- 1/4 teaspoon kosher salt
- 1 tablespoon pure vanilla extract
- Powdered sugar, to coat

DIRECTIONS

- 1. In a mixing bowl, combine gelatin and 1/2 cup cold water. Let sit while you make the syrup.
- In a small saucepan over medium heat, combine sugar, syrup, salt, and 1/2 cup water until the
- Raise heat to high and bring syrup up to 240 F, using a candy thermometer to check for
- With an electric whisk on low speed, slowly whisk syrup into gelatin mixture. Switch speed to high and whip for 15 minutes, until very thick. Fold in vanilla after whipping.
- Dust a nonmetal baking dish with powdered sugar and spoon mixture into dish. Smooth mixture, top with more powdered sugar, and let stand uncovered overnight.
- Cut into squares, decorate, and serve.

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