



WWW.THETEXASLAWDOG.COM

817.775.5364

420 E. LAMAR BLVD #110
ARLINGTON, TX 76011



BUSINESS | COMMERCIAL | FARM | RANCH | HOME | AUTO

LEGALINSURANCEAGENCY.COM

817.618.6381

PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

INSIDE

The Challenge of the Big Insurance Companies

1

Why Labor Day Is Indebted to the Pullman Strike

Hiring a Lawyer When You're Injured

2

Rising Insurance Rates

Inside-Out Grilled Ham and Cheese

3

What Do USDA Beef Grades Really Mean?

4

Cases We Handle:

- Personal Injury/Wrongful Death
- Criminal Law/DWI
- Business Law
- Immigration

BEEF GRADES DECODED



Understanding USDA Beef Guidelines

If you've ever purchased a cut of beef or strolled past the meat counter at your local grocery store, you've probably noticed the different grades of beef. The United States Department of Agriculture (USDA) has guidelines for the meat sold in stores across the country. Before the meat is sold, it receives a grade. As a shopper, it can be difficult to understand what these grades really mean. Here's how the grades break down:

USDA PRIME: If you want a high-quality cut of beef, you should get USDA Prime. These cuts of meat tend to be more expensive, but for the price, you get a tender, flavorful, well-marbled cut of meat. For a fantastic steak, you should reach for Prime.

USDA CHOICE: A lot of people purchase USDA Choice when they want a good cut of beef but

don't want or cannot afford to pay the USDA Prime price. These cuts generally have less marbling, but they are still fairly high quality. When you just want to throw a few steaks or burgers on the grill, Choice will serve you well.

USDA SELECT: This grade of meat is decent quality, but it doesn't have the level of marbling found in Prime and Choice cuts. Because of this, Select cuts are usually less tender and flavorful. These aren't great options for steak, but if you're making a stew, you can't go wrong with Select.

STANDARD AND COMMERCIAL: These cuts of beef don't always make it to the supermarket, but when they do, they're often priced lower. They also have limited marbling, which can mean a tougher texture with less flavor. Keep in mind that these cuts are not often labeled anywhere on the packaging, so if you see beef packaging that lacks a grade, it may be a lower-grade cut.

UTILITY, CUTTER, AND CANNER: Many people never encounter these grades at the supermarket. These are cut from very lean, older cattle and are usually sold directly to food manufacturers to make processed meat products, such as hot dogs. These grades are also used in dog food.



THE TEXAS LAW DOG



I COME TO FIGHT. I DON'T BARK. I BITE!

WWW.THETEXASLAWDOG.COM ★ 817.775.5364

HELPING YOU NAVIGATE *The World of Insurance*

My first job right out of college was as a financial advisor with A.G. Edwards, which is now known as Wells Fargo Advisors. While I was there, one of the top financial advisors told me that if he had to do it all over again, he would have owned an insurance agency. His reason? "They never work and they're always on the golf course."

I can say from experience that's not completely true, but having your own insurance agency does allow for a great work-life balance, which is what a lot of people strive for. More importantly, though, it allows you to get more personal with the people you work with. You can help people one-on-one.

When I say "insurance agency," I'm talking small and independent. The big insurance carriers are a different story. They're also why I moved into law. People need help fighting these giant companies — companies that make billions of dollars feeding off the little guy.

Tort reform has made it even easier for these big insurance companies in Texas. For instance, if a doctor performs a surgery and makes a mistake, and the patient sues, that patient may only see up to \$250,000. The problem is that Texas caps medical malpractice lawsuits at \$250,000 — and this doesn't even include attorney fees.

Many attorneys throughout Texas now shy away from these cases because they feel they aren't worth the risk. They don't want to spend thousands of dollars investigating the case for a possible win at trial. This hurts people who just need help and want to get

their lives back following medical malpractice.

Thankfully, most people don't need to worry about medical malpractice. Much more often, they're dealing with home and auto insurance companies. These are companies that often increase premiums only to pay out as little as possible on claims.

The old adage, "Pigs get fat and hogs get slaughtered," is not the case here. So many of the big insurance carriers are like hogs, but it doesn't seem like they're going to get slaughtered anytime soon. They keep getting bigger and bigger.

As an attorney, I try to keep them in check and help my clients get what they deserve. Hearing stories about how awful insurance companies are can be discouraging, but insurance is still important. It provides money for you, your family, and others should an accident occur. Insurance is necessary to protect you and your assets when life throws you a curveball.

But there are steps you can take to protect yourself when it comes to working with your insurance. It all comes down to being properly educated. Many people think they have a certain level or kind of coverage, when the truth is they don't. A full review of your insurance coverage with a qualified insurance agent can give you peace of mind that you have the right coverage for your needs — before you have to call on it.

When you know how you're covered, you can be better prepared. If your water heater breaks and floods part of your home and you don't have coverage for water damage, you'll be left with out-of-pocket expenses. The same can be said if you're in an auto accident and your collision coverage isn't what you expected, resulting in you having to pay out of pocket for a rental car while yours is in the shop.

Furthermore, there are a lot of business owners who aren't fully educated on the coverage they need to protect themselves and their business from general liability claims. All too often, these folks need additional umbrella coverage in order to be protected from problems they haven't anticipated.



Continued on page 3 ...



THE PULLMAN STRIKE AND THE ORIGIN OF LABOR DAY

How a Railroad Protest Laid the Foundation for a National Holiday

Today, Labor Day mostly means a day off and the closure of public pools. But when it was first created, it was a president's desperate attempt to curb the tension after one of the most violent strike breakups in American history.

In the late 19th century, the workers of the Pullman Company, which manufactured luxury train cars, all lived in a company-owned town. George Pullman, the owner, lived in a mansion overlooking houses, apartments, and crammed-together barracks, all of which were rented by the thousands of workers needed for the operation. For some time, the town operated without a hitch, providing decent wages for the workers while netting the higher-ups millions of dollars.

But after the economic depression of the 1890s brought the country to its knees, everything changed. George Pullman slashed his workers' wages by nearly 30 percent, but he neglected to adjust the rent on the company-owned buildings in turn. As a result, life became untenable in the town, with workers struggling to maintain the barest standards of living for themselves and their families.

In response, the workers began a strike on May 11, 1894. As the event ramped up, it gained the support of the powerful American Railway Union (ARU). But Pullman, stubborn as he was, barely acknowledged the strike was happening, and he refused to meet with the organizers.

The tension increased when Eugene Debs, the president of the American Railway Union, organized a boycott of all trains that included Pullman cars. The strike continued to escalate until workers and Pullman community members managed to stop the trains from running.

Eventually, President Grover Cleveland sent in soldiers to break up the strike. Violence ensued, with soldiers making a great effort to quell the strike at its core. By the time the violence ended, 30 people had lost their lives and an estimated \$80 million in damages had been caused throughout the town.

A few months later, President Grover Cleveland declared Labor Day a federal holiday. Many experts believe that this act was an effort to build rapport among his pro-labor constituents after handling the incident so poorly.

This month, as you fire up the barbecue and enjoy your day off, take a moment to remember the workers who fought for labor rights in our country.

CALLING AN ATTORNEY AFTER A PERSONAL INJURY



Make the Right Choice to Strengthen Your Claim

There are some personal injury claims you can tackle on your own, but it depends on the severity of the situation. If someone's suffered only a minor injury and they are willing to put in the time and effort to learn the legal process by themselves, getting an attorney involved isn't necessary. However, filing against a large insurance company requires a more skilled and experienced hand.

How does hiring an attorney help? Personal injury attorneys already know the personal injury laws and the procedures of the court. Attorneys spend years studying their line of work, and even more time researching a case once they take it on. They want what's best for you and will fight hard for your claim. Having someone ready and willing to represent you with the knowledge to back you up gives you an advantage.

When should I call? It's crucial to contact an attorney as soon as you possibly can. The faster you contact a lawyer, the faster they can get to work on building your claim. However, before picking up the phone, there are a few things you can do to ensure the process goes smoothly. At the time of the accident, you can gather witnesses and take pictures of the damage, if possible. This will serve as valuable proof and help your attorney gather the information they need. Also, depending on the injury, knowing an estimate of how much your medical or repair costs are will help you know how much your claim should be.

Consider this. One of the best reasons to get an attorney is the fact that the insurance company you're going up against will have some sort of representation. If you're headed to court for a claim and the other party has legal representation, even in small claims court, it's in your best interest to seek out the same. Going up against an insurance company that has the resources of multiple attorneys by yourself will be difficult. Hiring a lawyer to represent you in court and throughout the legal proceedings will help level the playing field.

And that's why we're here. The Texas Law Dog levels that playing field and makes sure you have the representation you need. To learn more, call 817-775-5364 (LDOG) today for a free legal consultation!

Why Are You Paying More?

CAUSES OF HIGHER INSURANCE RATES

One concern for car owners is their insurance rates. How high or low your rate is determines how much you're going to pay if you're in an accident. So, what factors cause your insurance premium to rise?

AGE This applies to both the car and driver. If an individual is below the age of 25, their insurance rates are higher. Insurance companies view younger drivers as a higher risk. After turning 25, a driver's rates drop significantly. The insurance company operates on the principle that the more experienced the driver is, the better.

The age of your car also affects your insurance premiums. Buying a new car will increase your rates. If you wreck a brand-new car, it will cost more to replace because it's worth more.

GENDER The Insurance Institute for Highway Safety, or IIHS, has done studies that show men — typically young men — are more likely to get into accidents than female drivers of the same age range. Being novice and more aggressive drivers makes

them a higher risk factor on the road. The IIHS has also found that accidents involving male drivers were, by comparison, worse than those involving female drivers. This causes men to typically have higher premiums than women.

However, this doesn't last for a lifetime. As people grow older, they become smarter about the decisions they make. Men entering their 30s will notice their rates are much lower than when they were turning 20.

Another factor that plays into this is marital status. A married man is more likely to have lower insurance rates than a single man, even if they have identical driving records.

YOUR DRIVING RECORD Driving safely is a controllable component, unlike your age or gender, and can lower your rates no matter your age or gender. Knowing that age and gender influence insurance rates can help drivers be more conscientious about being safe on the road.

If you are a safe driver and have the records to prove it, insurance companies are more willing to award lower rates or even safe-driver discounts. If a driver has violations on their record, rates can skyrocket. Typically, if you receive a speeding ticket, rates will increase from 20–40 percent, while anything more severe, like a DUI, will increase rates by 100 percent.



BUSINESS | COMMERCIAL ★ FARM | RANCH ★ HOME | AUTO

LEGALINSURANCEAGENCY.COM

817.618.6381

... Continued from cover

It all comes down to this: Insurance is money for you and your family. It's money for others you could owe. And it's money to repair or replace the items you are insuring. As much as we would like to avoid it, accidents do happen, and it's better to have that protection than no protection at all.

On a more personal note, I want to shout out Doodle Rock Rescue (doodlerockrescue.org). This wonderful organization based out of Dallas is dedicated to rescuing "doodles" from all around the country (think goldendoodles, labradoodles, and so on).

My wife and I recently became a first-time foster family with Doodle Rock Rescue. We brought a foster dog into our family, and we'll be working to help get the pup ready for eventual adoption. The foster dog joins our family of two other dogs, Cleo, the goldendoodle, and Sugar, the Great Pyrenees. We're excited to see where our relationship with Doodle Rock Rescue goes and we may be fostering many more dogs in the future.

-Matt Aulsbrook



HOME COOKIN'

INSIDE-OUT GRILLED HAM AND CHEESE

INGREDIENTS

- 8 slices of bread (Pullman works best)
- 4 tablespoons unsalted butter, room temperature
- 1/2 cup freshly grated Parmesan cheese (preferably Parmigiano-Reggiano)
- 8 ounces ham, thinly sliced
- 1/2 pound Swiss cheese, sliced
- 2 tablespoons Dijon mustard
- 1/4 cup apricot preserves

DIRECTIONS

1. Butter each slice of bread on the outsides and sprinkle with Parmesan.
2. Layer ham and cheese evenly on top of 4 slices of bread.
3. Spread apricot preserves and mustard across the other 4 slices. Press sandwiches together.
4. In a cast-iron skillet or large sauté pan over medium heat, grill sandwiches until golden, about 3 minutes per side.
5. Cut in half and serve.

INSPIRED BY FOOD & WINE MAGAZINE