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Getting Ready for an Excellent New Year



Wow, what a year! I know we are all glad to finally see 2020 come to an end. I hope you were able to enjoy some quality family time over the holiday season and to take a break from just about everything. After the roller-coaster ride that was last year, we all deserve some time to kick back and catch our breath.

Going into the holiday season, Alison and I actually ended up catching COVID-19 just before Thanksgiving. Fortunately, it didn't hit us too hard. Neither of us had a fever or the more severe symptoms. In the end, the quarantine was the worst part for us. But we were both able to work from home, so that made things a little easier.

Megan Romero, one of our case managers here at the office, contracted the virus as well. Unfortunately, it hit her harder, as she was pregnant at the time. She even had a short hospital stay. That said, we are happy to report that both she and the baby pulled through and fully recovered!

I'm just glad that's all behind us. Right now, I'm looking forward to a much better year in 2021. My biggest hope is that the COVID-19 vaccine is approved and quickly relieves our country of the pandemic that seems to never want to end.

I've also been doing a lot of goal-setting, and we have some lofty goals for the firm this year. We're looking forward to giving more families the help and support they need to move forward after an accident or injury as the result of someone else's negligence. We helped a lot of people last year and we're ready to help even more.

On a more personal level, I like to jot down goals for myself at the start of every new year. I break my goals down into six specific categories: spiritual, emotional, marital, economical, physical, and intellectual.

Every day, I try to devote a little time to work on each of these categories. As a part of working toward my goals and helping others work toward their goals, during our daily morning huddle at the office, we go around the conference table and everyone says one thing they are grateful for that day. It's just a little thing that helps us all on an emotional level. After all, a little positivity every day can go a long way, and I find that gratitude overcomes even the most negative emotions.

Going into 2021, I hope you set some goals for yourself. It's a great time to think about what you want to get out of the year for yourself, your family, and even your career. So, no matter what your goals may be, here's to crushing them, and I hope you have your best year ever!

-Matt Aulsbrook



How Habit Tracking and Daily Resolutions Could Transform Your Life

Yearly resolutions are so last year ... if they're your only resolutions, that is.

Having long-term goals isn't a bad thing, but do you have a daily plan to reach them? The huge boost of motivation in January isn't always enough to sustain you all year long. That's why there are major benefits to starting new healthy habits, whether you increase your weekly exercise time, eat healthier foods, or work on getting better or more sleep.

Luckily, sticking with these habits might be as easy as making daily resolutions to complement your yearly goals.

B.J. Fogg, a Stanford University professor and author of "Tiny Habits: The Small Changes That Change Everything," notes that tiny habits can make a new habit easy to implement into your daily ritual. For example, taking a short daily walk could lead to an exercise habit, or keeping an apple in your bag every day could encourage healthier snacking.

It's important that you stick with it because habits take a long time to create. One study published by the European Journal of Social Psychology asked people about a simple habit they wanted to form, like drinking water at lunch or taking a walk before dinner. They found that the average amount of time it took before the action became automatic was 66 days! Don't be too hard on yourself if you miss a day, but know that sticking to a new habit is serious work, so starting small might help you out.

Another important aspect of forming new daily habits is rewarding yourself. Bad habits, like smoking, have an inherent reward. However, healthy habits can have rewards too! Try consuming a bit of dark chocolate after a workout or treating yourself to a fresh beverage or relaxing to a podcast after tackling an important task. Find ways to reward yourself, and you'll be more likely to stick to your new habit.

Certain daily resolutions don't have to be related to exercise or diet to majorly improve your life. For example, having a gratitude journal might boost your long-term happiness by 10% and improve your blood pressure. Don't hesitate to improve your quality of life! Just start small, and you'll be amazed by how far you'll go.

BUY WITHOUT WORRY

Understanding Product Liability and How You're Protected

Did you know when you buy a product and that product is faulty or defective — and you are injured as a result — you are protected? This is where product liability comes in. Manufacturers, along with distributors, suppliers, and retailers, all play a role in the responsibility for any injuries that result from the use of their products.

If you buy a toy for your child that has abnormally sharp edges, for example, and the child is injured, the manufacturer may be held liable. It is possible the product was shipped as defective and they allowed the product to end up on store shelves anyway. In holding manufacturers and others accountable, consumers have an extra level of protection for when something goes wrong.

That said, these types of cases are rarely cut and dry. An experienced attorney who understands defective product claims must put together the case. There are multiple legal theories of liability attorneys can explore. Here are three examples.

Negligence This covers when a product is inadequately designed, tested, or manufactured. Once a product is on store shelves or in the hands of consumers, it should contain proper instructions, warnings, or labels. You should see a notice on the product if it isn't suitable for children under a certain age or if it may contain a choking hazard. If there is a defect, the manufacturer is obligated to issue a recall notice.

Strict Liability The manufacturer may be held liable for a defective product, even if it was not negligent in the overall process of making the product. The product may have been well-designed, gone through a stringent quality control process, and had ample instructions or warnings, but if an injury resulted even when the product was properly used, the manufacturer may be held accountable. Keep in mind, negligence on the part of the manufacturer must be proved.

Implied Warranties When you make a purchase, you can assume the products come with certain warranties, regardless of how they are presented (written or otherwise). There are two primary forms of implied warranties:

- **Implied warranty of merchantability**, meaning a consumer can assume any product they buy is fit for use as it is sold.
- **Implied warranty of fitness for a particular purpose**, meaning the seller recognizes a product and guarantees it fit for consumer use for its specific purpose.

If you or a loved one has been injured due to a defective product, give us a call, and we can help you determine your next best next step. We'll work with you to investigate the defect, uncover possible negligence, and pursue any appropriate legal action.

GO IN PREPARED! WHEN THE INSURANCE ADJUSTER CALLS

After a car accident, working with your insurance company — or the at-fault driver's insurance company — can be a maze of stress and constant phone calls. But one question that often comes up on these phone calls to the insurance company is this: *Can you give too much information to the at-fault driver's insurer?*

It's a common question because at some point not long after the car accident — if you exchanged information with the other driver — you are likely to receive a phone call from the other driver's insurance adjuster, especially if you file a claim with them (or the other driver files a claim against you). Further, their priority is to find issues with your version of events.

Adjusters will ask you questions about yourself, the accident, and everything related to the injuries you received. They have a laundry list of questions they ask everyone they call in this particular situation. They will walk you through the accident, chat with you about your medical care after the accident, and may even probe into your medical history.

What's important for every driver to remember is that this insurance adjuster is not a neutral third party. They have an agenda, which is to find holes in your claim and to pay you as

little as they can manage. Alternatively, they may look for ways to deny your claim against the at-fault driver.

When you receive this phone call, and as the adjuster asks questions, they record everything you say. They analyze how you answer questions, even the words you use. They are looking for even the smallest admission of fault or something that indicates uncertainty on your part. If they find it, they may be able to deduct part of your claim. In Texas, if the adjuster can get you to fess up to at least 50% of the fault, they can flat-out deny your claim, leaving you with nothing.

And here's another thing: They want you to answer all their questions and talk with them without your lawyer present. The good news is that if they do call and you want to go in prepared, you can let them know you'll call them back at a later time — after you've consulted with your lawyer. You have every right to hold off on speaking with any insurance adjuster until you've had a chance to speak with an experienced car accident and personal injury attorney.

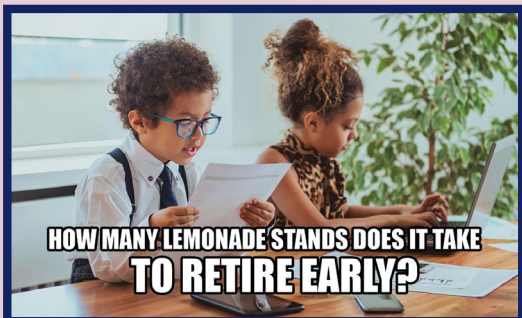


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HOME COOKIN'



EASY ONE-POT LENTIL SOUP

This delicious plant-based soup is loaded with vegetables, so it's a healthy way to stay warm on a winter night! This recipe makes four servings, and you can freeze the leftovers for up to a month.

INGREDIENTS

- 2 tbsp coconut oil
- 2 cloves garlic, minced
- 2 shallots, diced
- 4 large carrots, sliced thin
- 4 stalks celery, sliced thin
- Sea salt, to taste
- Black pepper, to taste
- 3 cups red potatoes, cubed
- 4 cups vegetable broth
- 2–3 sprigs fresh rosemary or thyme, chopped
- 1 cup uncooked green lentils, rinsed and drained
- 2 cups chopped kale

DIRECTIONS

1. In a large pot, heat oil over medium heat and sauté garlic, shallots, carrots, and celery for 4–5 minutes, adding salt and pepper to taste.
2. Add potatoes to pot, along with more salt and pepper. Sauté for 2 minutes.
3. Add vegetable broth and herbs, then bring soup to a simmer.
4. Add lentils, stirring until soup returns to a simmer. Then, turn the heat to low and cook soup uncovered for 15–20 minutes.
5. Finally, add kale and additional salt and pepper as needed. Cook for 3–4 minutes, thin soup with additional vegetable broth as needed, and serve!

Inspired by MinimalistBaker.com



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The First Dog to Win a Nobel Peace Prize

FOXTROT'S HEROICS WITH THE WORLD FOOD PROGRAMME

Just this past October, the Nobel Peace Prize was awarded to what can only be described as one of the world's goodest boys — a dog named Foxtrot, known also to his Instagram followers (of which there are nearly 7,000) as humanitarian_pup.

While Foxtrot wasn't responsible for improvements to auction theory (like Paul Milgrom and Robert Wilson, who won the Nobel Prize for economics) or for a standout career in writing poetry (like Louise Glück, who won the Nobel Prize for literature), this incredible canine shared the Nobel Peace Prize with the World Food Programme (WFP), for their work in combating world hunger. As the organization's official mascot, Foxtrot shared in the win with the thousands of other WFP workers worldwide.

Foxtrot lives in Bangladesh (one of the most densely populated countries in the world) at a WFP outpost that works to supply one of the world's largest refugee camps. According to an NPR article that spotlighted Foxtrot and the efforts made by his WFP humans, they worked not only to get food to refugees but also to flatten hillsides to make room for shelters for Rohingya refugees fleeing Myanmar.



Foxtrot himself became part of the effort to combat world hunger during a WFP beach cleanup in his home country. Workers found him as a 4-week-old pup, and after failing to locate his owners, took him in as one of their own. For the past two years, Foxtrot has helped however he can to further the WFP's efforts to end hunger in Bangladesh. This usually includes accompanying his humans while they work, wearing an adorable custom-made WFP cape, and taking to Instagram to raise awareness about how anyone can join in the WFP's mission.

After learning that he and his humans had won the Nobel Peace Prize, Foxtrot didn't waste the opportunity to share his excitement with his followers. "Woweeee," the pup said. "I ... think it would be even more amazing if we didn't need any peace prizes because peace was the status quo in our world."

If Foxtrot and his humans keep up the good work that won them the Nobel Peace Prize, it seems like that status quo could be within reach.