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Expertise. Experience. Excellence. SM

Probate | Estate Planning | Guardianship | Family Law | Civil Litigation | Personal Injury



Joe, Lori and Gary

just as a reminder...



On January 1st, the minimum amount of automobile insurance coverage Texans must now obtain went up. Drivers must now carry liability insurance limits of at least \$30,000 for each injured person, \$60,000 per accident and \$25,000 for property damage. These figures are commonly referred to in insurance circles as 30/60/25 coverage. The prior law required that a driver must have minimum liability limits

of \$25,000 for each injured person, \$50,000 per accident and \$25,000 for property damage per accident, or 25/50/25 coverage. The increase occurred as a result of legislation passed in 2007 and was made necessary because, according to the Texas Department of Insurance, liability limits no longer pay for all expenses after an accident. Liability automobile insurance is supposed to cover persons who are not at fault in an accident by having the at-fault driver's insurance pay to repair or replace the vehicle of the innocent driver, as well as cover medical expenses, lost wages or other injury claims for each injured person in the wreck. According to industry data provided to the Department of Insurance, about 50% percent of vehicles in Texas (or approximately 7.5 million) are minimally insured with liability coverage, and about 1 in 5 vehicles, or 20%, are uninsured. Therefore, The Ashmore Law Firm recommends that you review your automobile insurance policy to insure that you have adequate coverages in the event of a wreck, including uninsured/underinsured motorist protection (UM/UIM) and personal injury protection (PIP) coverage. If you have any questions about any of this, please contact us. ■

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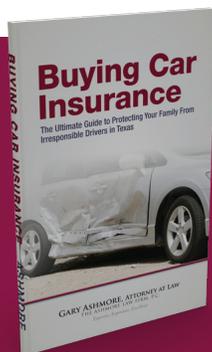
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But aren't we your parents?



FREE BOOK OFFER

Email FirmOpinions@AshmoreLaw.com or visit www.AshmoreLaw.com to request "Buying Car Insurance" written by Gary Ashmore

“FUN DAYS OF SUMMER”

THINGS TO DO IN AND AROUND DALLAS

Dallas Tourist Information Center

Relive the city’s past with a visit to the Old Red Courthouse, site of the *Dallas Tourist Information Center* in the Downtown Historic District. The Center features touch screen information stations, Internet access stations, viewing room to see Dallas videos, and a full staff available every day of the week. Just around the corner you will find John Neely Bryan’s Cabin, reconstructed home of Dallas founder – just a stroll away, is the popular West End, Dealey Plaza and the DART Light Rail.

The Downtown Historic District is located in the block enclosed by Market, Elm, Commerce and Houston Streets, 24-Hour Hotline 214-571-1301

Dallas Farmers Market

Seven days a week from 7 a.m.- 6 p.m. (with the exception of special holidays), local farmers display and sell a mouth watering and eye pleasing selection of fresh fruit and vegetables, herbs and floral plants at the *Dallas Farmers Market*. A perfect place to leisurely stroll and take in the colorful, glorious sights at this open-air market.

*Open Daily 7 am - 6 pm
1010 South Pearl Street, 214-670-5879*

Sports Connection

With teams in every major sports league, Dallas loves its hometown sports, and many *Dallas Cowboys football, Texas Rangers baseball, Dallas Mavericks basketball, Dallas Stars hockey* and *FC Dallas soccer games* are televised. So cheer on your winning team at home, hotel or at one of Dallas’ many Sports Bars.

*Game Information:
Dallas Cowboys 817-892-4000
Dallas Stars 214-467-8277
Dallas Mavericks 214-747-6287*

*Texas Rangers 817-273-5100
FC Dallas 469-365-0000*

Dallas Symphony Summer Concerts

Dallas’ outdoors beckons lovers of nature and music. During the Spring and early Summer months, *The Dallas Symphony Orchestra* performs in area parks and you can also hear “Jazz under the Stars” at the *Dallas Museum of Art* on Thursday evenings.

*Dallas Symphony Orchestra: 214-692-0203
Dallas Museum of Art: 214-922-1200*

M-Line All Around

The historic M-Line Streetcar meets the modern new M-Line Trolley Bus to create the M-Line service. Ride the streetcar down **McKinney Avenue** connecting to the Trolley Bus to St. Paul and Ross, within walking distance of the Dallas Museum of Art. Ride down Main Street to the famous West End to have lunch, shop, or just browse the shops. Whatever your interest maybe the M-Line can get you there for free!

*Donations Accepted
Mon - Fri 7 am - 10 pm
Sat - Sun 10 am - 10 pm
Service 7 days a week.
Call for schedule, 214-855-0006 ■*

“TELL US ABOUT YOU!”

**Please email us at
FirmOpinions@AshmoreLaw.com
with your Fun Days of Summer
stories and photos to be published
in our next newsletter!**

dog bites and children

While dog bites are a serious problem in this country for people of all ages, it is estimated that more than 4.7 million people are bitten each year – children, still being the most vulnerable among us. According to the Centers for Disease Control and Prevention (CDC), the rate of dog bite-related injuries is highest for children between the ages of 5 and 9.

If you are looking into getting a dog, the CDC recommends that you:

- Consult with a professional such as a veterinarian or responsible breeder to learn about breeds of dogs that might be a good fit for your family.
- Avoid dogs with histories of aggression if you have children.
- Hold off acquiring a dog if you sense that a child is fearful or apprehensive about it.
- Try to spend time with a dog before buying or adopting one and use caution when bringing a dog into the home of an infant or toddler. Nearly every dog should be spayed or neutered which can help reduce aggressive tendencies.
- Never leave infants or young children alone with any dog.

- Avoid playing aggressive, rough games with your dog.
- Properly socialize and train any dog entering the household. Teach the dog submissive behaviors (e.g., rolling over to expose abdomen and relinquishing food without growling).
- Immediately seek professional advice from a veterinarian or animal behaviorist if the dog becomes aggressive.

The bottom line is that a little planning and preparation can help reduce the chances of a child being bitten. ■



June Important Dates

June 14 – Flag Day June 19 – Father's Day June 21 – First Day of Summer

FAQ



How do personal injury lawyers charge for their services?

Most personal injury law firms work on a contingent fee basis, which means that they charge a percentage of the recovery, typically between 25 to 40 percent, but only if you win your case or get your case settled. If there is no recovery, you owe the law firm nothing, which makes it possible for anyone, regardless of their financial status, to hire a skilled attorney to represent them in an injury claim. ■

The Ashmore Law Firm, P.C.

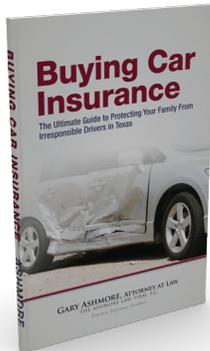
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Free Book Offer!



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but aren't we your parents?

Consider the following true story. A child leaves his parents' Texas home to attend college in Florida. When he is 19 years old and still attending school in Florida he is in a serious car accident, requiring a Care Flight to the nearest trauma center. His parents are notified by a school friend and immediately leave Texas for Florida. Upon arriving at the hospital in Florida, the doctors will tell the parents nothing about the status of their child's condition or injuries. After several days in recovery, the hospital will not release the child upon the parents' request to relocate him to a rehabilitation facility in Texas. The child's landlord will not allow the parents to break the child's lease. The parents return home to institute a very costly and, at this point, a time-consuming, guardianship proceeding. They return to Florida with their stack of court papers, collect their child, take care of his lease arrangement and return home to Texas for months of physical therapy and rehabilitation.

What happened? Weren't they his parents? Couldn't they speak for their own child? Legally, the answer is "no." While the thought of something happening to our children that might leave them unable to speak for themselves is a difficult topic to

consider, much less fully discuss with them, we think it is an important topic to address—before your children leave home.

The legal age of majority in Texas, and in many other states, is 18. While most of us who have long surpassed the age of 18 still consider an individual of this age to be a "child"...legally, that "child" is an adult who is responsible for his or her own decision-making. Absent proper estate planning, there is no legal right for parents to make decisions for their children after they attain the legal age of majority.

We strongly urge parents to have documents prepared that will allow them to act like "mom and dad" in the event of an emergency situation, disability or other incapacity—whether temporary or permanent.

We recommend the following documents:

- Statutory Durable Power of Attorney
- Medical Power of Attorney
- HIPAA Authorization
- Advance Directive to Physicians ("Living Will") ■

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