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Gary, Lori & Joe

what's inside

page 2

Does my child have the flu or just a cold?

Business Spotlight:
Financial Focus-
Resolutions for the New Year

page 3

Firm Events

The 5 Most Common
New Year's Resolutions

Word Find

page 4

Happy New Year from
The Ashmore Law Firm,
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2014 Resolutions Back to the Basics

Let us share with you some of our legal resolutions we recommend to all of those who contact us. Be resolved to take care of the information below.

Organize - Review - Implement

Estate Planning Documents

- **Organize** and map out what your estate consists of
- **Review** your estate planning documents
- **Review** all of your beneficiary designations
- **Review** your goals & objectives
 - Make sure your estate planning documents meet your goals & objectives
- **Implement** your documents

Family Law Documents

- **Implement &/or Review your:**
 - » Divorce Decree
 - » Premarital Agreement
 - » Post marital Agreement
 - » Child support orders
 - » Any other current orders in place
- **Divorcees** - Update drivers license, social security card, beneficiary designations & estate planning documents

Insurance Documents

- **Car Insurance Policy**
 - » Know your Uninsured Motorist Limits & your Underinsured Motorist limits
 - » Know your Personal Injury Protection coverage deductible
- **Medical Insurance**
 - » Review the new law regarding your Health Plans right to Claim Subrogation/Reimbursement
 - » Know your deductible under your health plan



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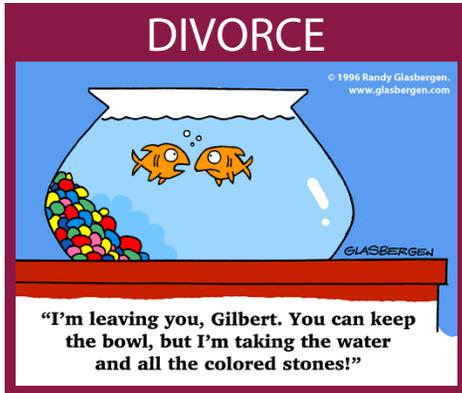
Expertise. Experience. Excellence.

3636 Maple Avenue

Dallas, Texas 75219-3908

214-559-7202

www.AshmoreLaw.com



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Happy New Year!



From



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DOES MY CHILD HAVE the flu or just a cold?

It's a scenario that most parents are familiar with- their child is sent home sick from school with a bad sore throat, fever and body ache, and now the parents wonder if he/she has the flu or a common cold. To the untrained eye, it can be hard to differentiate between the flu and a cold since they share some of the same symptoms, but there are a few guidelines you can follow to help you determine what you are up against:

- » **The onset.** If the illness came on quickly, it is more likely the flu than a cold.
- » **Fever.** If your child has a severe fever, that's a sign of the flu; a mild or lack of fever could indicate a cold.
- » **A runny or stuffy nose.** If your child's runny nose has him/her reaching for the tissues every ten seconds, it's more likely that they have a cold.
- » **Exhaustion.** Anytime you're sick, you feel tired. If your child is overly exhausted, however, that could be a sign of the flu.
- » **Aches.** Headaches and muscle aches are tell-tale signs of the flu.
- » **Appetite.** If it's the flu, you'll notice a significant decrease in your child's appetite.
- » **Chills.** If your child is experiencing chills and constantly complains of feeling cold, that most likely indicates the flu over a cold.

Other ailments with similar symptoms can include some bacterial diseases like strep throat and pneumonia, so it's important that you don't brush the illness off as a cold too quickly. If you suspect your child has the flu or other serious conditions, it's best to contact your doctor. ■



Business Spotlight

Amber Seale, CFP®, CLU®, AAMS®
Financial Advisor, Edward Jones
214-368-6746

A special thank you to our friend and business associate Amber Seale for providing us with this helpful article.

FINANCIAL FOCUS

Financial Resolutions for the New Year

What sorts of financial resolutions might you consider? Here are a few possibilities:

Boost your contributions to your retirement plans.

Each year, try to put in a little more to your IRA and your 401(k) or other employer-sponsored retirement plans.

Reduce your debts.

It's not always easy to reduce your debts, but make it a goal to finish 2014 with a smaller debt load than you had going into the new year.

Build you Emergency Fund.

Work on building an "emergency fund" containing 6 to 12 months' worth of living expenses, with the money held in a liquid account that offers a high degree of preservation of principal.

Plan for your protection needs.

If you don't already have the proper amounts of life and disability insurance in place, put it on your "To Do" list for 2014. Also, if you haven't taken steps to protect yourself from the considerable costs of long-term care, consult with your financial professional.

Don't overreact to market volatility.

Too many people head to the investment "sidelines" during market downturns. But if you're not invested, then you miss any potential market gains.

Focus on the long term.

There's no need to stress yourself over the short-term movements that show up in your investment statements.

Do whatever you can to turn these New Year's resolutions into realities. Your efforts could pay off well beyond 2014. ■

-Amber Seale, CFP®, CLU®, AAMS®

Firm Events



Stacey & Rep. Dan Branch did a wonderful job chairing Scottish Rite Hospital Treasure Street 2013. Congratulations to Rick & Lori Ashmore Peters for being chosen as chairmen of Treasure Street 2014.



Annual Thanksgiving Luncheon

Upcoming Events

- January 21st- Lori presents at Cancer Support Community
- March 26th - Women in Business JOINT Networking Social hosted by The Ashmore Law Firm.
- May 3rd- Lori presents at Alzheimer's Association

THE 5 most common New Year's Resolutions

1. Lose Weight & Get Fit
2. Quit Smoking
3. Drink Less Alcohol
4. Save Money & Get Out Of Debt
5. Volunteer

Bonus: Check in with your lawyer

Word Find:

The first 3 words you find describe you...

H	F	H	V	C	Z	F	A	M	A	Z	I	N	G	F
Y	B	E	A	U	T	I	F	U	L	B	R	Z	B	T
I	A	D	H	O	N	E	S	T	F	I	O	H	L	B
B	Y	P	S	D	D	X	F	K	W	O	T	R	B	E
J	M	Y	S	A	U	J	H	O	P	E	F	U	L	G
U	U	G	I	A	F	L	S	P	E	C	I	A	L	E
W	S	O	N	W	X	F	I	H	Z	F	X	X	C	F
P	P	U	R	E	N	T	R	U	S	T	I	N	G	L
X	R	L	K	X	O	G	E	N	I	U	S	P	B	Z
S	C	A	R	E	D	T	K	O	Q	X	B	Q	P	H
Q	I	X	C	L	L	A	T	L	I	V	P	Y	K	G
I	S	T	R	O	N	G	C	H	E	E	R	F	U	L
L	J	I	S	O	R	R	Y	E	E	H	A	P	P	Y
V	F	O	O	L	P	R	O	U	D	G	Y	C	E	W
Y	K	O	B	S	A	D	I	G	I	F	U	N	N	Y

Please share your words with us!
Attorneys@AshmoreLaw.com