# Firm **Opinions**<sub>TM</sub>

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what 's inside

page 2

rall 2013

Six Steps to Take If You're In an Accident

page 3

**Firm Events** 

**Fall Fun Facts** 

#### page 4

Will to Survive-Free wills for breast cancer survivors & patients. **Do I** Really Need a Will?

### TAKE THE CONFUSION OUT OF ESTATE PLANNING

**RETIRED PROBATE JUDGE JOSEPH E. ASHMORE, JR.** LORI ASHMORE PETERS **GARY ASHMORE** ATTORNEYS AT LAW

TAKE THE CONFUSION OUT OF ESTATE PLANNING Do I *Really* Need a JOSEPH E. ASHMORE, JR.

LORI ASHMORE PETERS GARY ASHMORE



No one likes to think about dying. Even trying to set up a Will to determine who gets what when you die is depressing. So, many people keep putting it off. It's easier not to think about it.

In our new book, Do I Really Need a Will, we point out that 70% of Americans do not have a will. This is a staggering statistic! "Our book is an effort to light a fire" for this group of people says Gary Ashmore, and to persuade them about how important it is to talk and work with a qualified estate planning attorney.

#### **Our Book Asks Some Critical Questions:**

- 1. Do you care who gets your assets when you die?
- 2. Do you care who is in charge of your minor children?
- 3. Do you want to protect your hard-earned assets?
- 4. Do you want to protect your loved ones from creditors?

5. Who will make your decisions in the event of your disability?

Without an estate plan, the Court and the State could make all of these decisions for you. Be prepared! To get a copy of our FREE book please call 214.559.7202, or visit www.AshmoreLaw.com.

The Ashmore Law Firm, P.C.

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Will to

SIKV

The Ashmore Law Firm believes every woman should have peace of mind. We are proud to support National Breast Cancer Awareness month by offering free basic Wills for Breast Cancer Survivors and Patients during the month of October.

### Call us at 214-559-7202 to book your appointment today!

# Visit Us Online

www.AshmoreLaw.com

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# 6 Steps To Take If You're In An Accident

We hope your driving isn't interrupted by a car accident, but if it is, there are 6 important steps to follow...

#### 1. Be prepared before it happens

- Take time to read your insurance policy and understand it. Know how much coverage your policy provides, such as personal injury protection (PIP).
- Order or download our FREE book, *Buying Car Insurance*, to help protect you from irresponsible drivers in Texas.
- See Step #5.

#### 2. Make sure everyone is OK, then call the police

- Move as far off the roadway as possible. Warn oncoming traffic by activating your hazard lights and/or setting flares if you have them.
- It is important to call the police because a police report will provide an official record of the accident. One of the most credible documents an insurer will use to determine fault is a police report.

#### 3. Gather Information

- Do your best to get as many details of the accident as possible.
- Make sure to keep a pen and paper in your car to write down the following:

Information to exchang driver:	
-Name	-Address
-Telephone Number	-Email
-Driver's License Number	-Policy Number
-Insurance Company	
Information about th	he car accident:
Date & Time	
Location of accident	
Description of other car in	cluding make, model.
color, year, & license plate	number
Description of other car in color, year, & license plate Description of individuals	number
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#### 4. Call your insurance company

• The sooner your insurance company knows about the accident, the sooner they can start working to resolve your claim.

# 5. Do not ever admit fault until you have spoken with an attorney

- Don't admit to any kind of liability on your part. Stick to the facts without expressing any opinion.
- It is not your job to admit fault, it is the job of the insurance investigators to gather all the necessary facts and evidence and then determine liability. The only people you want to talk about the accident are your attorney, the police, and your insurance company.

#### 6. Keep track of records after your accident

- Keep a written account of any conversations and dealings with the insurance officers, agents, and any other people involved in the claims process.
- Save receipts and bills for any and all expenses relating to your insurance claim, bills for any repair work on the damaged vehicle, and also any medical costs incurred on the treatment of any injuries that are covered by your insurance policy.

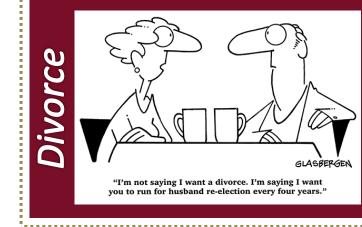
Motor vehicle accidents can range from a relatively minor fender bender that causes minimal property damage to being life changing events, causing significant loss of time at work, property damage to your vehicle, health issues, or even loss of life.

*Be prepared and plan ahead.* If you do happen to find yourself in an accident, you'll be glad you did.

# **Firm Events**



College Football Day





Judge Ashmore's Birthday



Ranger Day

# Fall Fun Facts:

### **FALL-**Not Just About Leaves

Do you know why autumn is called fall? It's not just because the leaves 'fall' from the trees...

Autumn is called fall because of the suns continuing *fall*ing position in the sky.

As the days get shorter the sun continues to *fall* closer to the horizon until the winter solstice in December.

### Halloween

**October 31-**The traditional Halloween colors of orange and black come from two different sources:

**1**. *Orange* is the color of autumn leaves and pumpkins, which have come to symbolize Halloween.

2. **Black** is the color of darkness and mystery, which matches the theme of ghosts and other spooky creatures at Halloween.

### Thanksgiving

November 28-

Recognized as an official holiday in1941.

-Congress decided that it should be observed on the 4<sup>th</sup> Thursday in November every year.

-The date was chosen by President Franklin D. Roosevelt in order to make the Christmas shopping season longer to aid in the country's recovery from the Great Depression.