## **JULY 2017**

### THE BUTTON LAW FIRM

# HOT BUTTON ISSUES

www.buttonlawfirm.com | 214-888-2216

2919 Commerce Street, Suite 535, Dallas, TX 75226 | 1900 W. Illinois Avenue, Suite 101, Midland, TX 79701

# RUSSELL'S SUMMER READING LIST

Don't you love getting lost in the pages of a good book? Summer can be an especially great time to read, reflect, and make some changes. I love books that make me question the way I do things and offer solutions for better ways to live. Those solutions could be small, like a new way to organize my inbox. But they could also be large, like changing my routine and, in the process, the way I view my work and my life.

One book that I cannot recommend enough is Hal Elrod's "The Miracle Morning." Of all the books I've read in the past year, that one had a huge impact on my daily routine. I start with meditation, move to

positive affirmation, and then visualize what I want. Then, I exercise, read a little bit, and journal a little bit. This has made me a happier and more productive person, and I can't tell you how important "The Miracle Morning" is if you want to do the same.

Here's a little bit more about meditation, which should be a part of your daily routine if it isn't already. A lot of people think that meditation is fancy or exotic; in fact, nothing could be further from the truth. Meditation just means sitting alone in a quiet room with your eyes closed,

focusing on your breath going in and out of your body, instead of the thoughts swirling around your mind. It only takes five minutes a day, and it will have a positive effect on you. I promise.

If you want to know more, check out "10% Happier" by Dan Harris. That's a book I really enjoyed, and it dispels a lot of the myths and misunderstandings surrounding what is, at heart, a very simple practice that really works. I started that book in an airport and read it all the way through. I even read it while I walked! Then I bought it for all my friends and family, especially the ones who'd never tried meditation. After reading that book, meditation became an essential part of a productive day for many of them.

"OF ALL THE BOOKS I'VE READ IN THE PAST YEAR, THAT ONE HAD A HUGE IMPACT ON MY DAILY ROUTINE."



Of course, those aren't the only books I've read lately. Ralph Cipriano's "Courtroom Cowboy" is about famous Philadelphia trial lawyer Jim Beasley, and it puts a fun spin on the law and on Mr. Beasley in particular.

And "The Marine Corps Way" is an awesome book on leadership that started as an article in the Harvard Business Review. Last but not least, if you haven't checked out "The One Thing" by Gary Keller and Jay Papasan, you're missing out on some life-changing business and productivity advice.

What's on your reading list this summer?

- Russell Button

### **GET UP OFFA THAT THING!** If You Want to Live More, Sit Less

"Sitting is more dangerous than smoking, kills more people than HIV, and is more treacherous than parachuting. We are sitting ourselves to death." Those are the words of Dr. James Levine, who made headlines back in 2014 when he released the results of years of research into what's really killing Americans. Just as cigarette use was killing Americans in droves back when the population still smoked, the prevalence of desk jobs is a huge health risk today. Humans, it turns out, are meant to be on their feet and on the go, just like our ancestors were. "We have created for ourselves a modern way of living that clashes with the way we're meant to be," Levine says.

We've seen that sitting can also lead to other health issues, like carpal tunnel syndrome, pinched nerves, and strained eyes and muscles. And if you're not in good shape (because you sit all day at work), you're more likely to get injured doing other activities in your life.

Levine says that ideally, you'd spend four hours a day on your feet. Of course, that may not be an option for many of you, especially if you work a desk job. We recommend getting up at least once an hour and walking around for a few minutes. Even a trip to the water cooler is better than nothing!

But the real way to combat a sedentary job is to live an active life after hours. A lot of us want to plop down in front of the TV, but we'd



be better off taking a long walk after work and spending some time cooking in the kitchen — on our feet, of course.

You can also go to a standing desk, or even a treadmill desk — which Levine invented.



Nearly every one of my clients has asked this question: "Why is the insurance company not paying my medical bills?" It's frequently asked because insurance companies try to weasel their way out of paying every single claim. What's worse, they're often successful! These companies get away with not paying your bills, and they have several strategies they'll employ before finally forking over the money.

An insurance company will first give you the runaround just to frustrate you and hope you go away. Unfortunately, many people with valid claims fall victim to this. They don't have the time to spend hours on

# HOW WILL MY BILLS GET PAID?

hold, chase down adjusters, or have their claim restarted because of insufficient information. Most of us have busy lives, jobs, and families, and the insurance companies know it.

Speaking of lives, jobs, and families, if an insurance company does offer money, they're likely lowballing you like crazy. That's the second tactic: They'll see if you'll take a cheap payout before you realize how big of a claim you really have. In the past, I've talked about how sometimes they send you a check with "full and final offer" on it. As soon as you cash that check, your case is over and the company wins.

Finally, the insurance company may be waiting for you to get a lawyer. And if you do, they know they can't jerk you around anymore and usually become easier to deal with (but not always). No matter what, hold on to your receipts and keep pestering them. If they're really giving you the runaround, give us a call and let us handle them. We hit hard, and we have all the time in the world.



While you need an attorney to help with the injury and medical claims arising from a vehicle accident, you can often handle the property damage side of things yourself. Here are five steps to a successful (and lawyer-free) property damage claim in Texas.

First, take pictures of your vehicle. All sides, all angles, zoomed in and out. If you have a chance to get photos at the scene, get as many as possible.

Next, call the other driver's insurance company (assuming the other driver is at fault). You'll go over everything with an adjuster. If the other driver doesn't have insurance or you were the victim of a hit-and-run, you'll do this with your own insurance company instead.

# HANDLING YOUR OWN PROPERTY DAMAGE CLAIM

Third, schedule an inspection by a property damage employee from the insurance company. They may ask you to take your car to them if it can be safely driven. Otherwise, they may meet you at the vehicle's location. They'll inspect the vehicle and give you their estimate of damages. If the damages are more than the value of the car, your car will be written off as totaled.

Take your car to the shop and have it repaired with good parts. If your car is totaled, you can either keep the vehicle and fix it yourself (they'll cut you a check for the salvage value) or you can sign it over to the insurance company for fair market value.

Finally, remember to only sign the release on the property damage claim. You don't want to sign away your right to pursue a personal injury claim, and it's not needed to get the money for property damage.

You shouldn't need a lawyer, but if anything is disputed by the other driver or the insurance company, give me a call.

# WORD SEARCH

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## SUMMERTIME FROZEN YOGURT PIE



Looking for a summer dessert you don't have to feel guilty about indulging in? Try this easy, low-fat frozen treat!

#### **INGREDIENTS**

- 1 premade graham cracker pie crust
  - 1 (8-ounce) container Cool Whip
- 1 cup frozen or fresh mixed berries (strawberries, blueberries, and blackberries)

#### DIRECTIONS

- 1. Combine Cool Whip, mixed berries, and yogurt in a bowl. Mix with a spatula until well-blended.
- 2. Pour yogurt mixture into pie crust.

3 (6-ounce) containers regular yogurt (berry flavors work best)

- 3. Cover pie with foil or plastic lid.
- 4. Store in freezer for at least 3 hours, or until frozen through.
- 5. Serve frozen or slightly thawed.

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- Handle Property Damage Without a Lawyer!

Summertime Frozen Yogurt Pie

How to Get Your Priorities in Order

2919 Commerce Street Suite 535 Dallas, TX 75226

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Think about your to-do list. How many things are you trying to accomplish every day? Do you usually manage to finish them all? If not, is everything on your list really that important? Trying to handle too many responsibilities only leads to stress and failure. The way to regain control of your life is to determine what your priorities are and how to achieve them.

First, take a step back. Imagine yourself 10 years from now. What decisions should you be making today that you will be happy with in a decade? Do you want to get out of debt? Spend time with your spouse? Get that promotion?

# WHAT MATTERS MOST

#### How to Get Your Priorities in Order

When you know what you want to do, consider why that is. Is getting out of debt the first step to financial freedom? Will having dinner each night with your spouse keep you emotionally connected? Would being promoted be a step in advancing your career? These end goals are your priorities.

Once you recognize what your priorities are, put them in order. Physically write them down, so when it comes time to make a decision between them, you know what you should choose. Remember that while your priorities may be divided between different parts of your life, they are not disconnected. There is no right or wrong answer to the order of your priorities. Don't let someone else dictate what you feel should be important.

Finally, let everything else fall away. It can be tempting to take on those old burdens when you feel like you're managing everything well. If an activity does not support your priorities, don't let it take up your time. The key to managing your priorities is not letting yourself be too ambitious. You cannot do everything. Nobody can. But you can do what you truly want and be happier for it.