



Insider's Legal Guide

Vehicle Accidents

Medical Malpractice

Daycare Abuse

Nursing Home Negligence

Birth Injury

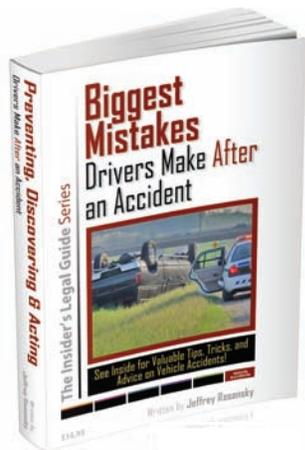
Product Liability



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Protect Your Rights!



Get our free book on Auto Accidents by visiting insiderslegalguide.com today!

U-S-A! U-S-A! U-S-A! Happy 4th of July!



The family here at Rasansky Law Firm would like to wish all of our friends, clients, families and fellow legal professionals a very happy and safe Independence Day.

Please, take time during your festivities to reflect on this great nation, the freedoms you have and the lives sacrificed to ensure the USA remains the shining beacon for "liberty and justice for all." Thank you for being part of the Rasansky Family. Stay safe and have a wonderful Fourth of July holiday!

Ahoy Matey! Boating Safety for Independence Day

For many, Fourth of July weekend and boating go hand in hand. It's a perfect way to beat the heat and spend time with family and friends. Unfortunately, the large crowds, heavy boat traffic and overconsumption of alcohol often leads to one of the more dangerous boating weekends of the year. Here are a few tips to keep you safe out on water:

- 1. Learn to Swim.** There is no better way to protect yourself around water than to learn to swim.
- 2. Pass Safely.** With increased boat traffic, it's extremely important to pass other watercraft safely. Always pass on the right and give proper clearance between the two vessels.
- 3. Watch out for the Little Ones.** Carefully supervise children. Any child under 12 or non-swimmer should wear a US Coast Guard Approved safety vest. Remember, floaties should never be substituted for a real life vest.
- 4. Follow Warning Signs.** Always adhere to posted safety and warning signs and buoys. They are there for a reason!
- 5. Don't Drink and Boat.** Never operate or supervise a watercraft after consuming alcohol. You wouldn't do it in a car; don't do it on the water!

Ask Jeff



How long will it take to settle my car accident case?

The amount of time it will take you to settle your car accident injury claim will vary significantly depending on the extent of your injuries and the complexity of the case. While a straightforward traffic accident case could be settled in three or four months, a case involving long-term recoveries, permanent injuries, or lost wages could take much longer.

At the same time, if the insurance company is fighting your claim or refusing to settle, your case could also take longer. However, if your insurance company is delaying your claim payment for an unreasonable amount of time and for no valid reason, they could be acting in bad faith.

Visit www.insiderslegalguide.com for video answers to your most frequently asked questions.

What Do YOU Love Most About Independence Day?

Tell us what YOU love most about the Fourth of July and enter to win one of TWO \$50 Gift Cards to help you celebrate!

Need some extra cash for your holiday celebration?

Go to www.facebook.com/theRasanskyLawFirm and leave a comment telling us what you love most about the Fourth of July. We will then pick two people at random to receive a \$50 American Express Card that can be used for gas, fireworks or anything else you choose!

Here's what we love about Independence Day:

"I love being able to see the fireworks and parades through the eyes of our young daughter, while explaining to her their significance on this patriotic day." - Robert Wolf, Attorney

"Patriotism is what I think about most on July 4th! I love seeing red, white and blue everywhere I go – even down to the paper plates and napkins. That's American – the feeling of pride for our country AND good old capitalism at best." - Terri Schepps, Firm Administrator

"For me, the Fourth of July has always been about going to the lake with family and friends and watching fireworks." - Jeremy Ash, Content Manager

"My family has a tradition of going to the ballpark every year for Independence Day. After the singing of the national anthem, the fighter jets fly overhead and it gives me chills every time. This year will be extra meaningful because my little brother recently joined the Marines. This will be the first year he will not be with us at the game because he leaves for boot camp this month." - Amanda Allen, Client Relationship Coordinator

"On Independence Day, I reflect how truly blessed and fortunate we are for living in a land of opportunity – recognizing that we, as a community, must be mindful of our past mistakes – and can live our lives in peace and harmony." - Jeff Rasansky, Founder and Managing Partner

"Simple, I love getting together with family and friends, barbecuing and watching the fireworks!" - Dena Harrison, Legal Receptionist

"Like many Americans, I like to head out to the lake to be with those I love. It's all about watching fireworks, barbecuing and just unwinding and being thankful for the freedoms we are afforded by this great country." - Bernie Boutier, Legal Nurse Consultant

Financial Focus

What should you do with one lump sum?

The following is a guest article by Evan Esselman, AAMS, of Edward Jones. You can contact him at 972-576-8061.



Will you ever receive a sizable inheritance or perhaps a settlement? Maybe even win the lotto?! You can't plan on it. But if you do, you can plan on using it to help achieve some of your key financial goals.

Once you get word of a windfall, what steps should you take? Above all, don't rush to act. If you are in the midst of the grieving process, it's hard to make good decisions about money. Consequently, you may want to consider "parking" your inheritance temporarily in a liquid vehicle, such as a cash or cash alternative investment. Don't fret if your lump sum of money isn't really growing much for a few months — you'll have time to put it to work later.

After you've parked your money and some time has passed, you can think about what to do with your newly found money. Here are a few ideas:

- **Get rid of debts.** Use your cash to pay off as many debts as you can, especially those consumer loans that are not tax-deductible and that carry high interest rates.
- **Establish an emergency fund.** This fund should contain six to 12 months' worth of living expenses. Without it, you may be forced to dip into your investments to pay for unexpected costs, such as an expensive car repair or a hefty medical bill.
- **Review and adjust your financial strategies.** If your windfall is large enough, it may be a "game changer" in terms of how you pursue your financial strategies. For example, you may now be able to speed up

your timetable toward retirement, if that's what you want. Or you may be able to pay more of your children's college education, thus freeing up more funds for your own retirement savings. In fact, by investing your inheritance in certain ways, you can influence many desired outcomes that you've identified in your overall financial strategy. Your financial advisor can help you make those moves that are most appropriate for your individual needs.

- **Plan for taxes.** Unless you are "inheriting" your spouse's assets, you may be subject to some type of taxes when you receive an inheritance. Some types of inheritance, such as the proceeds from a life insurance policy, are tax-free. On the other hand, if you inherit a non-spousal 401(k) plan and are forced to take the money as a lump sum, which is likely because most 401(k) providers would prefer to remove the account from their books, your inheritance will be subject to federal, state and local income taxes.

However, thanks to recent tax law changes, as a non-spouse beneficiary you can now transfer an inherited 401(k) to an IRA, which allows you to avoid immediately paying taxes on your inheritance. You'll still be required to take annual withdrawals, which are taxable, but the amount will be based on your life expectancy, so you can spread out your tax burden. To make sure you're making the right moves with an inherited 401(k), consult with your tax advisor.

If you would like to contribute to any of our newsletters or blog/article libraries, contact Jeremy Ash at jash@jrlawfirm.com.

Edward Jones, its financial advisors and employees do not provide tax or legal advice. You should consult with a qualified tax or legal professional for advice on your specific situation.

Testimonial - "Jeff took my case when others wouldn't. From the beginning, Jeff was very positive and extremely encouraging. I would recommend him as one of the best attorneys in Texas. Based on my experience, I have and will continue to recommend him to close friends." - Edward Lee Faulkner

Rasansky Law Firm

2525 McKinnon, Suite 625
Dallas, Texas 75201

Toll Free: 1-800-Attorney

Direct Line: 214-651-6100

Fax: 214-651-6150

www.jrlawfirm.com

www.texasinjuryattorney.com

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