

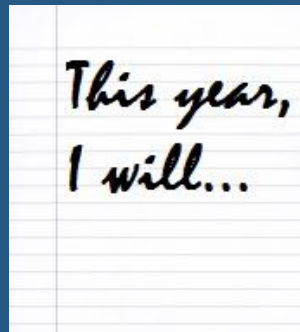


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Four New Year's Resolutions to Slash Insurance Costs.

If you want to start the New Year off right, consider a few resolutions that could potentially keep more of your money in the bank instead of in the insurance company's hands.



Get Healthy

According to an article on Fox Business, you can save five to 15 percent on the cost of insurance by staying healthy. Even if you already have an existing health or life insurance policy you can call your company and ask them if they give discounts for weight loss or for regular doctor check-ups. Some companies offer discounts on gym memberships at certain clubs. After taking healthy steps you can ask your insurance company to do a free policy review.

Upgrade Your Home

Some insurance companies offer discounts for having certain security additions or upgrades in your home. You don't need to rival CIA security - some companies accept just having deadbolts on your doors or installing a security system. Before making any adjustments, however, call your company beforehand to see if they give any upgrade discounts.

Pass on the Flashy Car

Insurance companies use a higher price tag to insure sport cars or expensive models. If your car is popular with thieves, that's another rate spike. You can visit the Insurance Institute for Highway Safety web site to find out how safe your car is. Having a car alarm may also get you a discount on your auto policy, or if you haven't had a moving violation for several years.

Start Asking for Discounts

Many companies give loyal customer discounts, others give rewards cards, and many companies give discounts for people older than 55 or

In This Issue:

[Four New Year's resolutions to slash insurance costs.](#)

[Five bad work habits you can stop today.](#)

[Last Year's Most Unbelievable Lawsuits.](#)



A brand new year, brings five new websites.

Our firm has five new websites to unveil to you, including the complete redesign of our main Kennedy Hodges site. We're excited for you to see them so let us know what you think by dropping us a line on our [Facebook wall!](#)

We'll be busy posting informative articles year round, so bookmark these links when you or a friend have questions on any of the following:

1. Personal Injury
[KennedyHodges.com](#)

2. Car accidents
[HoustonCarAccidentLawFirm.com](#)

retirees. Make a resolution to ask for discounts on any big ticket items you buy, on insurance policies, or even on purchasers at retailers. You'll never know what you might get if you don't ask, and the worst they can say is no. A resolution like that can save you a little bit here and there, and add up at the end of the year.

Five bad work habits you can stop today.

We've all got bad habits we need to work on, but bad work habits can quickly lead to a visit with HR, so here are a few common ones and easy steps you can take to fix them today.



1. Being late - If you're late every once in a while, it happens to everyone. If you're continually late and unprepared for important meetings you could be on your way to unemployment. Go to bed earlier, wake up 10 minutes earlier, or skip the morning latte line and buy a coffee machine for work if you have to. If being on time is important you'll find a way to do it.

2. Being lazy - If you're not pulling your weight the company may soon see you as dead weight. If your issue is procrastinating, write down a list of weekly and monthly goals and stick to it. If a lack of motivation is making you unproductive, decide if working towards a promotion or a new project would spark a fire and work towards achieving it. If you are generally blocked from doing good work, stop to consider if the job is still a good fit for you.

3. Badmouthing your colleagues - Whether you work in a company of 10 or 100 employees, talking bad about colleagues is never a good idea. It's bound to get back to the person you're talking about - which is not a situation you want to be in. Simply refrain from jumping in on conversations that include coworkers, or say you don't like to talk about people who aren't present. You can also ignore the people who do it - they'll get the hint eventually.

4. Dressing sloppy - You are a representative of your company and if you dress like a slob you can certainly bet your boss won't think you're professional enough to represent him, and this could mean missing out on promotions. According to economists at the University of Texas-Austin, attractive people earn more money. Dressing well enhances your confidence, which increases attractiveness. Every workplace has a dress code - stick to what's acceptable, and still comfortable, and make sure you also pay attention to good personal hygiene.

3. **Trucking (18-wheeler) accidents**

TexasTruckingAccidents.com

4. **Product recalls**

TexasProductRecall.com

5. **Wage and overtime issues**

TexasOvertimeLawFirm.com



KH Recoveries for 2011

\$525,000

Workplace elevator accident.

\$400,000

Trucking accident case.

\$180,000

Pharmacy error case.

\$250,000

Trucking accident case.

\$125,000

Motor vehicle collision.

\$100,000

Botched surgery case.

\$90,000

Workplace accident case.

5. Cursing - People form their opinion of you the second you open your mouth and if F-bombs are spewing out you can guess what they'll be thinking. Identify the triggers that make you swear, and write down why you want to stop the habit to give you motivation. Paying a dollar into a swear jar for every curse word is a good way to break the habit quick. Also use replacement words and tell your co-workers and family or friends that you are trying to stop.

What are the worst work habits you've had to break? Let us know how you dealt with it on our Facebook page.

\$50,000

Wage and hour case



Google Reviews

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