

A NEWSLETTER FROM

BRYANT LAW CENTER P.S.C.

DECEMBER ISSUE

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A Message From Firm Founder Mark Bryant

Dear friends,

More than one hundred years ago Charles Dickens penned these immortal words,

"It was the best of times, it was the worst of times."

Those words are just as poignant to us now as they were then. Today as Thanksgiving has passed and Christmas approaches, and in recognition of how thankful I am for God, my family and friends and you, our clients and friends of the Bryant Law Center, and how good things remain at the Bryant Law Center, despite all of this

gloom and despair of this pandemic, I give thanks for each of you that that we are still managing to help a lot of people from a distance.

At the Bryant Law Center, we are optimistic for the future and hoping for the best.

Should you need legal services, please pick up the phone and call us at **(270) 448-4847**. It won't cost you a dime.

And as the woman who saw me on TV and called from Tennessee said, "For a lawyer, you seem like a pretty nice guy."

The Bryant Law Center is filled with nice people. It's just our way of doing business.

Merry Christmas and Happy New Year from us to you!

Sincerely,
Mark P. Bryant
President, Bryant Law Center



Happier Holidays

How to Be a Great (and More Meaningful) Gift Giver

There you are, unwrapping a beautifully wrapped gift ... What could it be?! And then, the moment of truth ... a pair of socks? "Again?!" you cry out.

We've all been there—and while receiving terrible gifts can be a rite of passage, it can also be deeply fulfilling to give other people great gifts. Whether it's for your niece's birthday or your co-worker's recent engagement, giving other people gifts can be a tumultuous, anxiety-inducing affair. Not to mention that moment when you realize that your friend or family member is—gasp—unwrapping the gift in front of everyone! So, it's important to



Life Hacks

You're Over Budget - What's Next?

If You Are Over Budget

If you are currently spending too much to reach your savings or debt reduction goal, you have two options: 1) increase your income; and/or (2) cut your expenses.

Increasing Your Income

Increasing your income may or may not be a practical solution given the

nature of your job and the employment opportunities in your area. The ways to do it are obvious. You could seek a raise or better paying job; work extra hours (if they are available and you are paid by the hour); or try to get a second job. A stay-at-home spouse/partner could return to work. These choices may be undesirable as they can have a negative

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impact on your health and family life.

Here's one idea that doesn't involve a change in your employment and could give you more money in your paycheck. If you are getting a substantial tax refund each year, you could consider having less deducted from your paycheck. You won't

get the big tax refund, but spreading the income out over the year may be more beneficial to your budget. You may be more likely to save the extra money that comes every payday, than a big sum that comes once a year.

Cutting Your Expenses

These are the essential expenses your budget should provide for in order

of importance:

- Housing and food.
- Utilities.
- A vehicle where public transportation is not available.
- Insurance (auto, medical, life if you have dependants, homeowners).
- Child support, alimony.
- Taxes.
- Student loans and tuition.
- Savings.
- Entertainment.

Consider trimming the following expenses to get to your goal. Some you may decide to eliminate entirely; others you may simply decide to cut back on.

- Donations.
- Gifts.
- Eating out.
- Take-out food, coffee, tea, and specialty drinks.
- Premium cable channels.
- Travel and vacations.
- Club memberships.
- Gym memberships.
- Buying books, magazines, and newspapers.
- Manicures/pedicures/hair appointments.

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- Spa treatments.
- Housekeeping and gardening services.
- Movies at the theater.
- Alcohol and cigarette purchases.

Tips for Staying Out of Financial Trouble

To stay out of financial trouble in the future you need to understand your financial weaknesses, and work to stay clear of them.

Reduce Reliance on Credit Cards

If overuse of credit cards got you into trouble, try living without them for a while. Use a debit card instead, but use it as a credit card, not with your pin number. Removing cash from your wallet at purchase time makes it clear how much you are spending, unlike swiping a credit card. Once you believe you can avoid using credit cards for items you would not spend cash on, try using a card for the basics – gas, groceries, and staples. Pay off the balance every month. To rebuild your credit after bankruptcy, be sure to

make all payments on time and keep your charges at or below 30 percent of your limit.

Stick to Safe Investments

If high-risk investments have cost you money, then stick to safe ones like money-market accounts, bank CDs, and short-term bonds.

Avoid Luxury Purchases

If luxury purchases are what break your budget, get some new low-cost hobbies. Stay out of the malls, off the online store sites, and out of expensive restaurants.

Use Saving Techniques

You can find hundreds of money saving techniques in books and on the Internet. Do a little research and pick a few to try that you think you can stick with. Keep adding to them. Here are just a few money-saving techniques you can try:

- Bring your lunch to work one day a week, then two, then three.
- Instead of buying books, use the library. The library may also offer free video rentals.
- Perform some small

household repairs yourself. Then tackle something larger.

- Establish one no-shopping weekend a month, then two.
- If the money is not in your budget, don't buy it.
- Declare a moratorium (3 months, 6 months, 1 year) on purchases of items you do not need, for example clothes, shoes, jewelry, collectibles, the latest electronics.
- Postpone large purchases.
- Buy used.
- Spend more time with your thriftier friends.
- Focus on living rather than acquiring.

Bryant Law Center: PUTTING CLIENTS *first*

Always feel free to contact us with any legal questions. There is never a charge to talk to an attorney, and we are committed to helping you in your time of need.

Call: (270) 448-4847
Email: lawteam@bryantpsc.com

know what makes for a truly great gift. Here are some good rules of thumb to help you on your quest for the perfect gift:

- Do you know the person? If so, what are their hobbies? Does this person love to take photos? Or do they always have a new music group that they're listening to? Do they like nature? What makes them light up when they talk? Are they an introvert or an extrovert? Do they live in a particularly cold or warm climate? Do they have kids and maybe just need

some time off? Make sure you are really thinking of what the person likes (and not just what you would like), and that you are also taking into account things that the person can actually use!

- Does this person usually prefer spending their money on things or experiences? Knowing this can be helpful when determining whether to buy them that new sandwich maker or a relaxing trip to the spa.
- On a budget? Is there something you excel at but the person you

are gifting does not? A handmade item—like a cozy hat that you knitted or a delicious cake that you baked—can make for a truly thoughtful gift!

- Just ask! Sometimes the easiest way to give someone the perfect gift is to simply ask them (or their friends and family) what they want. This approach may not work for everyone, but it can certainly be helpful!
- Have an Amazon account? Sometimes we'll see something that we know so-and-so would just love, but there's no reason to buy. Creating a wish list specifically for gifts that come to mind for other people throughout the year—even if their birthday is nowhere near—can be extremely helpful six months down the line when you are toiling away, wondering what to buy for them. Likewise, it's always good to be on the lookout outside of special occasions for things you think other people would like.



Illustrations by pikisuperstar

Firm News



Bryant Law Center and Mark Bryant Win West Kentucky Star People's Choice Awards 2020 for Best Law Firm and Best Lawyer

Thank you for your continued trust in and support of Bryant Law Center. We appreciate our clients and the community.



Bryant Law Center founder and President has been selected to the 2021 Kentucky Super Lawyers list

Each year, no more than five percent of the lawyers in the state are selected by the research team at Super Lawyers to receive this honor. This is the 9th year in row Mark Bryant has been awarded this honor.



New Barkley Airport Terminal

On November 6, firm partner Emily Roark helped with the groundbreaking ceremony for the new Barkley Airport terminal. Emily is a BRAA board member and has worked for the expansion of the terminal as an opportunity for growth in Western Kentucky.

Legal Updates

1. We are still reviewing cases and accepting clients in our ongoing investigation into panoramic sunroof leaks and resulting interior and electrical damage in certain Volkswagen Golf Sportswagens, Alltracks, Jettas, Tiguan and Atlas SUVs. Litigation has been filed in multiple states.
2. Our cases filed on behalf of clients who developed certain internal cancers after consuming prescription Zantac are proceeding through litigation and we are still accepting new clients.
3. We are still taking clients in our cases involving retail sales of mislabeled tractor hydraulic fluids sold with a "303" label. The fluid can cause damage to agricultural equipment and sales

have been banned in Missouri.

4. We are still accepting qualified clients in our 3M defective earplug cases. If you were a member of the military, were issued 3M earplugs and suffered tinnitus or other hearing loss, we are still evaluating cases.

5. We have represented multiple clients who were victims of sexual harassment and sexual abuse to hold abusers accountable. We have litigated cases of sexual abuse or harassment against clergy and religious educators, and violations in the workplace and secured confidential settlements. If you have been abused or harassed at your workplace or religious, medical, civic, governmental or educational environments, or by a relative, contact the Bryant Law Center for a free confidential evaluation of your case.

Bryant Law Center's 2021 Educating Kentucky Scholarship Contest

We believe firmly in the benefits of education in creating a better future for our great state of Kentucky and across the country. We are awarding two \$1000 scholarships. One \$1,000 scholarship will be awarded to a graduating senior attending high school in Kentucky and planning to attend a two or four-year Kentucky university in Fall 2021. The second \$1,000 scholarship will be awarded to a current college student enrolled in and continuing in a Kentucky college Fall 2021. Watch for contest guidelines and application details coming soon!

WPSD-TV Channel 6 Legal Line

Two times per month, Bryant Law Center attorneys answer live viewer questions on WPSD-TV Channel 6 Legal Line at noon. Upcoming dates: December 17th.

Watch past Legal Line segments on our YouTube channel at:
<http://bit.ly/BryantLawYT>

Thanksgiving Dinner Giveaway

Congratulations to MaryScott Smith, the winner of the Bryant Law Center's Thanksgiving Dinner Giveaway! MaryScott and her family won a Thanksgiving dinner from the Paducah Cracker Barrel that served 8-10 people. Thank you to everybody who entered the contest. We wish you a very happy and safe holiday.





*May your holidays be
happy and healthy.*



*Merry Christmas,
Bryant Law Center*



**A referral is our greatest compliment. If you know
someone in need of our services, please let us know.**

We are here to help! Call: (270) 448-4847

Visit us on Social Media:

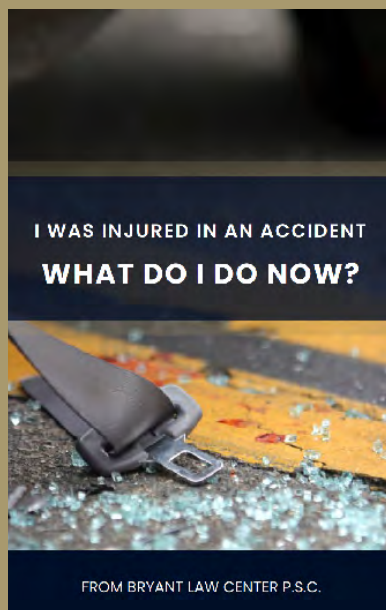
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I Was Injured in an Accident. What Do I Do Now?

If you or a loved one has been injured in an accident, you may be confused about what to do and how to handle the insurance company while dealing with your injuries. Download our free new book to help. It has the answers to the most important and frequently asked injury questions.

Download Our Free E-Book:

<http://bit.ly/BLCaccidentinjurybook>

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