

ON THE Horizon

THE YOUNG FIRM | www.JonesActLaw.com | 504.680.4100 • Volume 10, Issue 12

**DECEMBER 2018
INSIDE THIS ISSUE**

- 2** Was Your Husband Hurt Offshore? **2** End of Year Money Tips **3** Client Spotlight **3** Spread Some Holiday Cheer **3** On The Lighter Side



Don't forget Our VIP membership Program, A Seaman's Protection Plan: The Maritime Advantage

The Maritime Advantage provides marine workers with key benefits to advance, and protect, their careers. If you worked on or near the water, this exclusive VIP membership is perfect for you. The Maritime Advantage will provide you with important knowledge, skills and experience to help you and your career.

GET YOUR EXCLUSIVE ACCESS TO:

- ✓ Training Books Online
- ✓ Pharmacy Discount Card
- ✓ License Protection
- ✓ Disability Claim Help
- ✓ 24/7 Legal Hotline
- ✓ Mobile Training App
- ✓ and MUCH more!

FREE!



Visit TheMaritimeAdvantage.com

to request your **FREE** VIP membership card & learn about the various cardholder benefits!



THEY ALL ASKED FOR YOU!

Records Manager Andrea had fun last month as a chaperone for her son, Adrian's, first field trip to the New Orleans Zoo. He was excited on the way there, and completely wiped out and exhausted on the bus back to school. Needless to say, he had an amazing time and loved taking his first big boy field trip with school.



CELEBRATION IN THE OAKS

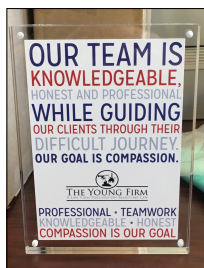
Last month, Client Development Director Paige visited Celebration in The Oaks at City Park in New Orleans. It's one of her favorite holiday traditions. Christmas is her favorite holiday, and she looks forward to sipping hot chocolate and looking at all the fun lights and decorations every year. If you haven't had a chance to visit yet, she highly recommends it!



THE YOUNG FIRM
A LAW FIRM FOCUSED ON MARITIME LAW

THE YOUNG FIRM VALUES

Our team is knowledgeable, honest and professional while guiding our clients through their difficult journey. Our goal is compassion.



This is the official Values Statement of The Young Firm. Our Values Statement tells you what we do, for you, and how we do it. Each of us have a plaque on our desks as a reminder of the promise we have made to and for each and every one of our clients.

WWW.JONESACTLAW.COM

YOU'RE PART OF OUR FAMILY

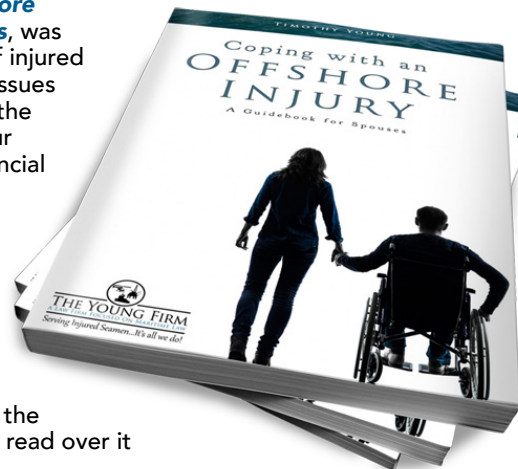
Remember - the world moves with introductions! We take great pride in our reputation and we are never too busy for your referrals. Please be sure to pass on our name to anyone who may be struggling with a maritime injury. We'd love to help them, too!

GUIDEBOOK FOR SPOUSES

Is Your Husband Struggling with an Offshore Injury?

Our book, *Coping with an Offshore Injury: A Guidebook for Spouses*, was especially written for the wives of injured offshore workers and deals with issues that are specific to you. Some of the most common issues concern your husband's medical care, your financial stability, and your husband's changing mental, emotional, and social states.

We understand that his injury changes your life as much as it does his. So we went to great lengths to create a resource that provides you the support YOU need. We even had the spouse of one of our clients, Sue, read over it and this is what she had to say:



"Everything enclosed in this book is really helpful. This book will truly ease some of the anxiety of those out there who have to go through what I had to experience."

Give him the support he needs. Contact **Paige** at **504.680.4100** or paige@theyoungfirm.com and she will be happy to mail a copy out to you, completely free of charge.

FINANCIAL TIPS

Tax moves to make before year-end

As April's tax deadline looms, there are some things you can do before Dec. 31 to cut your tax bill.

First, use any extra money to make a final contribution to an IRA or 401k. This makes a tidy deduction in taxable income. In 2018, those limits are \$5,500 and \$18,500, respectively.

Don't forget that unused money in a flexible medical spending account will be lost at the end of the year so use the balance to stock up on eligible household items like bandages, vitamins, and sunscreens.

Homeowners that plan to itemize their deductions should think about squeezing in an extra mortgage payment at the end of the year, something that adds to a deduction and pays your house off sooner.

One significant change in the 2018 tax code caps the deduction for state and local taxes (SALT) at \$10,000 for any combination of property, income, or sales-related taxes. For those with expensive homes in high property-tax states, this can be a hit. For example, New York's average deduction last year was \$21,000. The deduction cap won't affect the average homeowner outside coastal and metro areas. According to Quicken, the end of the year is also an excellent time to make energy-efficient improvements such as insulations, roofs, or doors that can qualify for up to \$500 through the Residential Energy Tax Credit.

According to Quicken, the end of the year is also an excellent time to make energy-efficient improvements such as insulations, roofs, or doors that can qualify for up to \$500 credit.

Many people can gain a small advantage



in their taxes by selling investments that lost money during the year and using the losses to offset capital gains on a dollar-per-dollar basis, up to \$3,000, on the ones that did well. Extra losses can also be carried over to future tax years, meaning one particularly lousy year can spread out over time.

Additionally, donating cash to charity is deductible, but it is important to remember that unwanted items can be given and written off at current fair market value as well.

CLIENT SPOTLIGHT

“I wanted to take the time to tell you that your firm is outstanding. Everyone is friendly and compassionate. My family is going through an extremely tough time but with the hard work and diligence of your team we can rest easy at night. Thank you so much for opening your heart to my family and carrying us through this trying time. You are truly a blessing. Happy holidays to you and your family.”

— Michael B.,
The Young Firm current client

SETTLEMENTS & OTHER SUCCESSES

November and December were busy months here at The Young Firm - our team settled six cases, and signed on a few new clients. We also got surgeries approved and scheduled for four clients, all for injuries directly related to their case injuries. As 2018 comes to a close, we're looking forward to starting 2019 with a bang helping even more of our clients see victories - both big and small - in all their cases.

SPREADING HOLIDAY CHEER

6 ways to help others this Christmas



- 1 Decorate a Christmas tree with a family in need and help put some things under the tree that you can afford.
- 2 Take a parent or guardian and their children out shopping. Buy each of them a gift, whatever fits their needs and your means. Show kindness and caring and the children will feel comfortable and happy with you.
- 3 If you aren't spending Christmas with your family, you could help to serve at a free Christmas Day dinner hosted by a church or organization. You'll find that filling plates with holiday food can be a joyful experience for you as well as the recipients.
- 4 Call the Salvation Army or other non-profit organizations in your area. Many need extra help during the Christmas season and can gladly find something worthwhile for you to do.
- 5 Volunteer at a hospital or senior center. Many individuals don't have a family and would love to have someone to talk to on Christmas. Visiting can brighten the lives of others and even start friendships.
- 6 Find a food shelter and help distribute food or clean up after dinner is served. Shelters rely on volunteers, and regular volunteers may not work during Christmas.

ON THE LIGHTER SIDE



“I don't care if it's on sale. We have a perfectly good dust magnet at home.”



THE YOUNG FIRM

A LAW FIRM FOCUSED ON MARITIME LAW

Serving Injured Seamen...It's all we do!

THE YOUNG FIRM

400 Poydras St, Suite 2090
New Orleans, LA 70130

GIVE US A CALL: 504.680.4100

Fax: 504.680.4101 | www.JonesActLaw.com

Happy Holidays!

Do you know someone who would enjoy receiving our newsletter?

Call 504.680.4100 or send Paige an email at paige@theyoungfirm.com to add your friends, family and coworkers to our newsletter list!

To be removed from our mailing list, please call 504.274.1923.

HOROSCOPE • DECEMBER 2018



ARIES: The first quarter moon on the 15th leaves you thinking about home. Dignity is critical for you this month in public places.



TAURUS: News this month might rattle you at first, but stars say you can use some information to your advantage. You have the necessary skills.



GEMINI: The topic on your mind is investment. In money, think protection. In love, think energy. In time, think the future.



CANCER: As the last quarter moon of the year peeks out on the 30th, you review your fortunes. Have you been lucky in the past year, or strategic?



LEO: Put your mind to work on a problem that has dogged you this year. Visualize the problem and the solution and get to work.



VIRGO: Thoughtful is one thing for holiday gifts, but obsession is another. Give something beautiful and relax.



LIBRA: You may be considering a personal sacrifice for another. This could end up immensely kind or destructive. Clearly assess the situation first.



SCORPIO: The New Moon on the 7th finds you dwelling on a relationship or problem. Stay optimistic. Everything resolves by the end of the month.



SAGITTARIUS: You might find yourself over-committed or burdened by mid-month. Sort out racing thoughts by turning to silence.



CAPRICORN: Holidays take a happy turn this year with unexpected guests or gifts. A surprise is in the works.



AQUARIUS: If the holidays leave you brooding instead of celebrating, take time to reflect on your own power to make the life you want.



PISCES: Holiday spirit overtakes you this year, whether it be Hanukkah on the 2nd or Christmas on the 25th. Simple cheerfulness goes a long way with loved ones.