



**NORTHERN PLAINS JUSTICE**

— A CIVIL LITIGATION LAW FIRM —

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ADVANTAGE

*your* INFORMATIVE SOURCE FOR TOPICS OF INTEREST AND INSIGHT

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# The Value of Being *Purpose Driven*

Research shows that, by the time you get this newsletter, over 80% of us will have given up on our New Year's resolutions. Most of the sea of people "excited to announce!" their new jobs on January 2nd will be headed to work on just another Monday a few weeks in, wondering if they made the right decision. Gallup research tells us that 80% of workers are disengaged at work, and likely will be in 2023. So why am I starting the new year out with this downer data? Because it also tells a story of hope that might just help you out.

20% of people will still be going strong on their resolution. Many will be thriving in their new roles. And 20% of employees will be actively engaged in their jobs doing great work. But why? I

believe the answer is found in having a purpose. Rather than "being what they do," those enduring through difficulty and impacting the world for good are "doing what they are"—they are living for a purpose.

According to Professor Anthony L. Burrow, a sense of purpose provides us with stability, even when confronted with the ups and downs of life. Purposeful people tend to live longer, are less sick, and are forward-thinking. According to Burrow, purpose is different from a goal, which can be accomplished. It is more of an intention, closer to the ideal, but never completed. I might add that purpose is a reason for acting that drives us to be better and to do better, no matter the circumstances we find ourselves in.

Best of all, purpose can be cultivated. Living with purpose is available to everyone. And it starts by believing you have a purpose. Think of the value to living with purpose in your life...your resolutions becoming a new lifestyle, your life changes designed for increased impact, and your engagement at work providing value to the people you serve who need it so much.

Start (or restart) this new year with purpose! It begins with belief. If you don't know where to go from there, I suggest spending time answering these questions: What am I good at? What do I like to do? What does the world need? How can I serve those needs? If you can find overlap among those questions, you're well on your way to purpose. Here's to a purposeful 2023!





# CRASH COURSE

Uninsured (UM) and Underinsured Motorist (UIM) coverages are two of the most important auto insurance coverages you can buy. Far too many people try to save on insurance premiums by lowering these coverages. In the end, they are the ones paying a huge, and often tragic, price. I've written about these coverages many times in the past but am focusing here again due to the number of unfortunate claims we saw in 2022 where the losses far exceeded the available coverage.

No one has ever accused medical care of being inexpensive. With inflation at 40-year highs, staffing shortages, and employee burnout affecting hospitals as much as the rest of the business world, costs will continue to climb. All

that translates to a major injury costing major dollars. A motor vehicle crash with one visit to the emergency room with some follow up care can easily cost over \$20,000. If there is a major injury with surgery, costs can easily surpass \$100,000, and we've seen a few cases recently with medical expenses over \$400,000. So, who pays for that?

In a liability event, the at fault party, or their insurance company should be paying. But the most common insurance coverage that we've seen over the years is only \$25,000—the South Dakota state minimum that has been in place nearly 40 years. Needless to say, \$25,000 insurance limits, or even \$100,000 limits for that matter, do not go far in today's environment. When the

at fault party's insurance runs out, you rely on your own UM/UIM coverage. Importantly, in South Dakota, this coverage does not stack on top of the at fault coverage. So, if you both have \$25,000 limits, there is only \$25,000 of coverage, not \$50,000.

I hope that it is becoming obvious that you need as much UM/UIM coverage as you can afford. Those are coverages you buy to protect yourself if another person injures you. Talk to your insurance agent or get quotes from companies for higher limits. You may find that increasing your coverages doesn't cost as much as you think. And you'll be glad to you have larger limits if the unthinkable occurs.

## Tell Me Your Story by Guest Author Lorene Posegate

Has anyone ever said to you 'tell me your story'? It's a great question and one with a variety of answers. Do you really want to know? How much can you handle? Why do we want to know other peoples' stories? Do we want to know? Hmm, what should I say and what should I leave out? What part of my story do you really want to know? There are experiences you'd never believe. There are parts I'd love to share but you really haven't THAT much interest! Whether scary, funny, impactful, my story is like no other. And so is yours.

Begin by thinking of your story. What experiences made you the person you are today? Today is a great time to stop, reflect, sit with your feelings, respond to what you are trying to say to yourself, and then determine what action to take. That kind of stuff doesn't happen easily for most of us. We are running like crazy to catch the next part of today's busy schedule. It you're like me you don't take too much of that reflection time. It's a flash of a moment that hits you whether waking in the middle of the night, waiting at a stop light, wondering why some people are so different or indifferent to life according to your stance. Or, that reflective time may have literally never happened. You are running on empty, perhaps filling other people's buckets or emotional bank accounts, and at the end of the day you drop in to bed exhausted.

Or it could be that your flash of insight happens while reading a book or article. The titles alone of all the books I've read would make quite a story of my life. The gems I've garnered have given me many 'aha' moments about my own life. Scattered through my personal belongings are scraps of paper with statements from books that hooked my heart, parts of journals I started and

left, books I've read that somehow have decided to stay on my shelf because I like the book so much or plan to reread it someday.

Books provide extraordinary life insights. There you are reading along when suddenly a gem pops off the page. You find yourself stopping to think on this treasure. Such is the case with the book *China* by Edward Rutherford. The following are assorted quotes gleaned from the pages of this engaging read. Any one of them is a great conversation starter. As you read each gem, stop and think of its value to you.

- Your trouble is that you're never satisfied. Whatever you've got you always dream of more. (The American dream perhaps?)

- All things seem possible in the morning. (Ahh! How true!)

- If destroying your adversary is difficult, soothe him instead. (Note: not the Devil though! I'm talking people relationships.)

- The art of being a negotiator is not only to persuade your adversary to see your master's point of view. It may also be to persuade your master to be reasonable if I can show both sides that progress is being made, I can broker an agreement. (Wow, this one is great.)

- It's strange how people can preach brotherly love one day and tear you to bits the next. (Uffta! This is a hard one.)

- However attached you are to a child, you will lose some of them. We all do. Just treasure them all the more while they are here. (Family Treasures)

- You should always listen to old people. They know so much. (Why, yes!)

- In my experience, the minute someone thinks they don't have to work, you can never get the notion out of their head again. (Why stores are short of clerks?!)

Those quotes alone provide enough material to start your own reflective journey. I don't know Edward Rutherford, yet I have read many of his books. What he writes speaks to me. The titles and poignant moments gleaned from the books I've read is that insight into my reflective journey.

Another author I really enjoy is Louie Giglio, who wrote *Don't Give the Enemy a Seat At Your Table*, among many other books. Favorite quotes from his various writings:

- To us waiting is wasting; to God waiting is working.

- God is always orchestrating the events of heaven and earth to accomplish His purposes for your life.

- God's plans for your life far exceed the circumstances of your day.

In whatever way self-reflection happens for you, stop and listen to your life. You will begin to gain better understanding for your purpose. Your story is incredibly important. You affect more people than you will ever know.

Take time before the new year rolls too far to work your purpose and look for gem moments. They are waiting for you to discover. And that, my friend, is a great way to start the New Year. You have a story to tell!

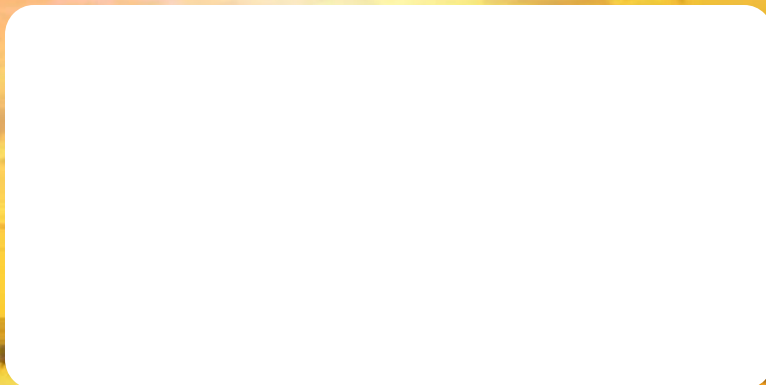






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## Best Reads of 2022 Recommended for You

Leaders are readers, and improvement has no finish line. Here are some of the best books we read last year, that we think you may enjoy for personal growth or just for fun:

- 1 **Coach Wooden** by Pat Williams and James Denny
- 2 **The Happiest Man on Earth** by Eddie Jaku
- 3 **Finish** by Jon Acuff
- 4 **Where Do We Go from Here?** by Dr. David Jeremiah
- 5 **Strange New World** by Carl R. Trueman
- 6 **Atomic Habits** by James Clear
- 7 **Grit: The Power of Passion and Perseverance** by Angela Duckworth
- 8 **Mindset: The New Psychology of Success** by Carol Dweck, Ph.D.
- 9 **The Four Winds** by Kristin Hannah
- 10 **Reminders of Him** by Colleen Hoover
- 11 **He Whispers Your Name** by Cherie Hill
- 12 **Nimitz at War: Command Leadership from Pearl Harbor to Tokyo Bay** by Craig Symonds
- 13 **Master of Seapower: A biography of Fleet Admiral Ernest J. King** by Thomas Buell