

# Steffens Law Office, P.C.



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## *Auto Accident—Seek Treatment Immediately*

1. Get to an emergency room.

If the ambulance doesn't take you, have someone drive you. You may be hurt worse than you know. But you won't know if you don't go.

Tell the doctor about the accident and where you hurt. This is not the time to suffer in silence, or try to "cowboy up" as they say. Describe your pain truthfully and accurately.

If you wait for a month after the accident, before ever seeing a doctor, the insurance company may well argue that your injuries happened later, and did not result from this accident.



2. Follow the emergency room physician's advice regarding pain medication and therapy. One of your most precious assets is at stake – your health. What

you do in the first few days, and weeks, following your wreck can impact you for the rest of your life.

3. Later, see your own family doctor about your injuries.

Your family doctor knows you best and can refer you on to any specialist you may need.

Be sure to tell your doctor about the accident, where you hurt, and your pain level.

Follow your family doctor's recommendations as if recovering from this accident is your new job – it is, really. You want to

recover as much as possible from your injuries. Proper medical treatment early on is the key.

4. Continue treating regularly with your family doctor until he releases you or refers you to a specialist.

Remember, that some accident victims initially hurt all over, and then have very specific pain in

certain areas later.

If you stop treating medically, the insurance company will presume, and later argue, you are no longer hurting. So, as long as you hurt, seek medical treatment.

Your family doctor is probably someone you have known over the years, and have come to trust. So, follow his/her advice for the sake of your health, and your case.

Call, write, or visit our website for more information:

[www.steffensinjurylaw.com](http://www.steffensinjurylaw.com)

### *A Note From Bill*

At last, spring is in the air. Of this I'm certain, because my seasonal allergies have kicked into high gear. Even so, I'm okay with that—I so need a few back-to-back warm days and glorious sunshine. The Easter season is, like spring in Nebraska, a time of renewed hope and anticipation, as we anxiously await for nature to awaken from its winter slumber. So, enough with this last blast of sleet and snow! Try the featured crumb cake with a steaming cup of coffee, take a deep breath, and enjoy the rites of spring!



# Print Your Credit Reports for Free: (Check Your Credit History)

Everyone should obtain their three free credit reports every year. Why? Because, unfortunately, the world we live in is full of credit card scammers, identity thieves, and computer hackers. Checking your credit reports is a great way to protect yourself.

You can obtain all three credit reports once every twelve months at no charge. However, you must use the government-

sponsored website, [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. The credit reports are free, not the credit score. We recommend you use [www.annualcreditreport.com](http://www.annualcreditreport.com) because this is the only source that is absolutely free. The companies that advertise on TV will provide you a “free” report, but only if you purchase one of their products.

If you obtain your

credit reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com) make sure that you print and/or save them when first reviewed. If you close the credit report window before you save and print the report, you can't obtain that particular credit report again, for free, for another twelve months. Also, if you are checking your credit report to monitor your credit, we recommend obtaining just one of the three reports

for free every four months. That way, you will never go longer than four months between credit checkups! If you need further assistance, call our office or visit our website at <http://www.steffensbankruptcylaw.com/table/articles/> for our “Step by Step Instructions to Obtain Your Credit Reports.” ■

## How to Repair a Credit History Error

If you discover a serious error in a credit report, you may want, or need, to dispute it. Here's a helpful “how to” list.

### 1. What to mail:

Equifax and TransUnion provide a credit report dispute form you should use, in addition to your dispute letter, with their agency. The Equifax dispute form can be found at [www.equifax.com/cp/MailInDisclosureRequest.pdf](http://www.equifax.com/cp/MailInDisclosureRequest.pdf), and the TransUnion dispute form can be found at [www.transunion.com/docs/rev/personal/InvestigationRequest.pdf](http://www.transunion.com/docs/rev/personal/InvestigationRequest.pdf).

Send a brief, clear, and to-the-point letter to each of the 3 credit reporting agencies. If its longer than one page, it is too long. For a sample dispute letter prepared by the Federal Trade Commission (FTC), go to: [www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports#sample-dispute-letter](http://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports#sample-dispute-letter).

Also send *copies* of documents supporting your dispute. Make sure you keep a copy for yourself, as you will not receive your evidence back. Evidence examples: a copy of the inaccurate listing on the credit report that you are disputing (circling the inaccurate item) or copies of your proof of payment and credit card statements demonstrating that you did in fact make payments on the account in a timely fashion.

### 2. How to send the dispute letter:

We recommend doing it the old-fashioned way: by mail, certified with a return receipt requested. This way you will have proof that the dispute was delivered to the credit bureau.

### 3. Where to send the dispute letter:

According to the Consumer Financial Protection Bureau, here are the addresses to send a dispute

letter:

- Equifax Information Services, LLC  
P.O. Box 740256  
Atlanta, GA 30374
- TransUnion Consumer Solutions  
P.O. Box 2000  
Chester, PA 19022
- Experian  
Dispute Dept.  
P.O. Box 9701  
Allen, TX 75013

Make sure, however, that you carefully review the credit report to see if it provides you with a different mailing address. If so, use that address.

### 4. What else to do:

Send a copy of your dispute to the creditor or collection agency that reported the inaccurate information. The credit reporting agency must investigate your dispute within 30 days and provide you with a written result.

Be persistent with your credit report dispute. As reported recently by *60 Min-*

*utes*, the credit report dispute process can be a long and frustrating one. If your dispute is valid and the credit reporting agency refuses to do anything about it, you could be entitled to money damages.

If you have questions about this process, please contact us for more information. ■

## Thanks for the Referrals

Our success depends on your continued satisfaction, and on the family and friends you refer to us.

Thanks for your help. We appreciate the trust that you have placed in us. Please continue to remember to pass our name on to people who could use our help.

# Personal Property List: “Feel Good” Estate Planning



Consider preparing a Personal Property List to ensure that you leave certain property to certain people. Nebraska law provides for such a list if referenced in your Will (all Steffens Law Office Wills

and Trusts include this reference). Such a document is typically used to distribute family heirlooms. For example: jewelry, chinaware, silverware, antiques, guns, collectibles, etc. This may serve to eliminate family squabbles, although you should discuss distribution with the recipient first.

This is a much better approach than the old

method of marking items with name tapes. The tapes can fall off, or be prematurely removed, which will surely create a squabble. The “List” method only requires your signature with a date, and can be prepared long after your other estate planning papers. Just be sure the “original”, or a copy, ends up in your estate planning file.

Your “List” does not have to be limited to family members. You could leave property to anyone you wish. The choice is yours – for now. After your death,

without a written “List,” such items may be sold, or thrown away, because your personal representative did not recognize its significance. Like most written documents, this Property List may start slowly, but should soon flow easily. It should leave you smiling knowing that your prize possessions are going to people who will appreciate them.

If you would like a “Personal Property List” form, simply request one by contacting the Steffens Law Office. ■

## Five Questions to Declutter

Getting rid of stuff can just seem so darn overwhelming. So what’s a person to do? If you are feeling intimidated by the thought of a thorough detox, here are five questions to ask yourself:

- Is this something I use regularly? If you can’t come up with a recent example (1 to 2 years), it’s probably time to toss it or donate it.
- Is this something that adds value to my life? If it’s something you really appreciate

on a regular basis, like art work or holiday decorations, then, by all means, keep it. Otherwise, simplify your life by removing things you don’t love or use.

- Do I have duplicates? Duplicates are seldom more than space takers. If, after you’ve used something to the point that it breaks or wears down, you can always replace it later.
- Would my life be easier if I got rid of this?

By eliminating extra stuff and organizing what’s left—you’ll find your life gets easier.

- Am I keeping this as an obligation to someone else?

This can be a tough one. Most of us don’t want to give away something associated with one of the best days of our lives, even though we have no use for it. Consider changing your mind set from “betraying a memory” to “sharing a gift”. ■

## Marilyn’s Crumb Cake Recipe

½ box Duncan Hines yellow cake mix  
2 eggs  
½ cup water  
¾ tsp. vanilla



Mix: 2 cups flour  
¾ cup sugar  
1 ½ tsp. cinnamon  
Pinch of salt

Add melted butter, and knead together (can use forks or pastry blender).

Preheat oven to 325. Mix for 4 minutes. Grease and flour 13”x9” pan. Pour in pan. Bake for 20 minutes.

Take cake out of oven. Crumble the crumb mixture on top. Put cake back in oven for 20 minutes.

Meanwhile: melt ½ lb. butter (2 sticks) with 1 ½ tsp. vanilla.

When cool, sprinkle with powdered sugar.

### We Appreciate You

Thank you for choosing our firm for your legal needs. We hope that you will think of us as “your law office.”

If you have a legal question, give us a call. If we don’t practice in the legal area you need, we can refer you to another experienced attorney who will meet your needs.

# Shingles Immunization—The Sooner the Better

Virtually, all of us are at risk of shingles, because it's caused by the chicken pox virus remaining in our bodies. A virus which has infected 98% of all adults. About one out of three Americans can expect to have shingles at some time in their lives.

Unfortunately, this is a very painful illness. The shingles rash runs along the course of a nerve and turns into small fluid-filled blisters on the nearby skin. The result is inflammation, bleeding, and scarring around the nerve area. Even brief cases last 2 to 3 weeks, resulting in intense pain. The pain can disrupt sleep, mood, work, and daily activities. It can last months



evidence shows that the vaccine cuts shingles risk by 70%. It reduces the risk in people ages 60 and over by 50%. However, it is less effective in those over the age of 70 who have a weaker immune system. The vaccine is a one-time injection which is covered by some insurance plans and all Medicare Part D plans. Otherwise, charges range from \$200 to \$300. ■

For people ages 50 to 59,



**William V. Steffens**  
*Attorney at Law*

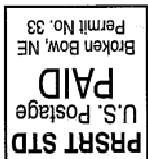
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Return Service Requested

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