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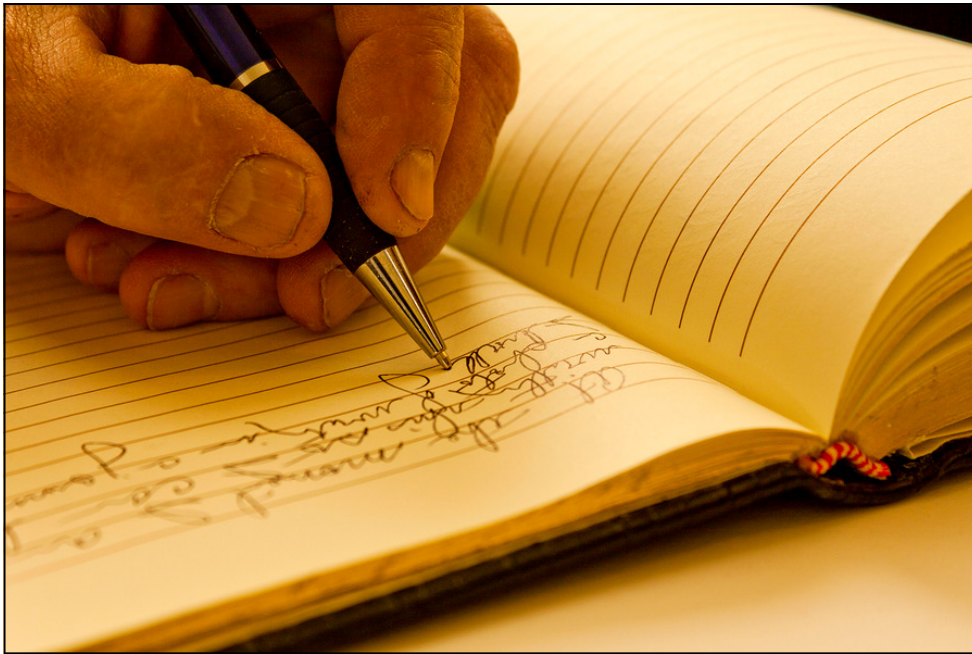
Early Summer 2013

Document Your Accident

(#2 of “7 Strategies for a Successful Nebraska Injury Claim”)

Your injury claim will probably take awhile to resolve. Months—maybe years. So, you should preserve evidence that you may need later.

First, before the other guy’s insurance company will pay you, you will need to prove that the other driver was negligent. So, preserve how the accident scene looked with a few photos. You wouldn’t be the first to be surprised by changes later made in an intersection. For instance, when the city improves the signage or tears up concrete



and curbing. Also, don’t depend on law enforcement to take your photos. While well-meaning, and typically

thorough, they are not required to take photos. They don’t always get the photos you might need, and they are not required to keep the photos for a long period of time. So take your own.

Secondly, even if you are able to prove negligence, you must also prove “pain and suffering” before receiving compensation. So, take pictures of your physical injuries. Here is where a picture really can be “worth a 1,000 words”. For instance, it is one thing for medical records to say

your “head required 24 stitches for closure”, and quite another to produce a color photo showing your bruised and discolored face all stitched up. While no one likes having their picture taken under these circumstances, such photos can be invaluable should the insurance company later scoff at your “minor injuries.”

Third, if you are in pain, keep a journal. Later, if you are asked how many headaches you suffered through, and what your pain level was—you will have physical evidence. You can use whatever feels comfortable. A tablet with dated pages, a diary, or even boxes on a wall calendar. You won’t remember all that happened months from now when you need it, so write it down now. A wise man once said, “A 29-cent notepad can be more valuable than a million-dollar memory.” ■

A Note From Bill

Ahhhh, summer time! This long awaited season has finally arrived. Now, the challenge is to find the time to get out there and enjoy it. You don’t have to go far, Nebraska has lots of playgrounds. Numerous lakes, endless miles of bike paths, a myriad of golf courses, umpteen rodeos, a swimming pool or watering hole in about every town, and wonderful craft/food/art/wine/music festivals. So, get your calendars out and start penciling in your plans - before the time slips away. If you’re planning a barbeque, try this month’s recipe for baked beans. You won’t be sorry.

Avoid the “Payday Loan” Trap

“Payday loans” are short-term, high interest loans that take a heavy toll on the unsuspecting, and should be avoided. The main problem is the sinister combination of upfront fees and interest rates which are very high - typically 300% to 400% per year. So, once a person takes out a payday loan, a vicious cycle begins. Unless the borrower receives a financial windfall, such as a tax refund, he or she needs a second payday loan, with yet another upfront fee, to pay off the first loan. Typically, this cycle is repeated again and again. Each loan larger than the previous, until the debt load is overwhelming.

It should come as no surprise that these loans do more harm than good for a person’s credit rating. If

the loan isn’t paid in full, a negative report on your credit rating is likely.



Then, when a borrower goes to a bank for a more traditional loan, a large number of payday loans will show up on their credit report. The banker views this information as strong evidence that they are over-

extended and living beyond their means. So, the payday loan borrower is passed

over as a poor credit risk.

Finally, the continual stress that comes with living paycheck to paycheck, while attempting to pay off these loans is perhaps the main reason to avoid them. This type of heavy burden

is very damaging to your health, oftentimes causing serious, potentially life threatening, ailments.

We urge you to consider other alternatives, such as a short term loan from your bank or credit union, overdraft protection on your checking account, and, most importantly, living within a realistic monthly budget.

If you, or someone you know, has fallen into the payday loan trap, consider seeking assistance – the sooner the better. We would be happy to talk with you about preparing a plan to escape this nightmare. ■



Jeremiah’s Baked Beans Recipe

- 6-8 strips of bacon, cut into ½” squares
- ½ medium onion, diced
- ½ bell pepper, diced
- 1-2 jalapeño peppers, diced (optional)
- 1 55-oz. can Bush’s Baked Beans
- 1 16-oz. can of diced pineapple, drained
- 1 cup brown sugar, packed
- 1 cup ketchup
- ½ - 1 Tbsp. dry (ground) mustard (optional)



Sauté bacon pieces in fry pan until crispy, remove from pan. Sauté onion, bell pepper and jalapeño pepper until tender.

Combine beans, pineapple, brown sugar, ketchup and dry mustard in large bowl. Stir in bacon pieces and vegetables. Pour into a 12x9 or a deep 9x9 aluminum baking pan. (While mixing, if things look dry, add additional ketchup ¼ - ½ cup at a time.)

Place in a 220-250° smoker for 2 ½ - 3 hours or place in a 350° oven and bake for 1 hour.

DISCLAIMER:

With the jalapeño pepper and the dry mustard, these beans have the potential for some **major** heat. **Caution** should be exercised.

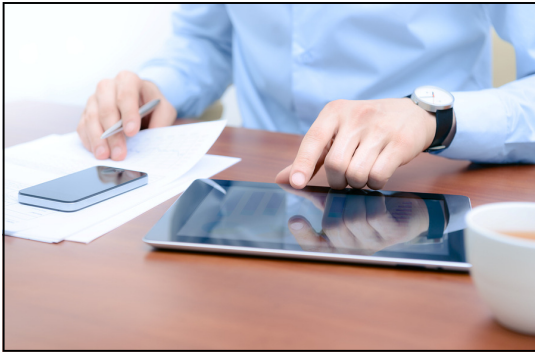
To make this recipe family friendly, omit the jalapeño pepper and the dry mustard. ■

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.

From Here to E-ternity (What Happens To Your Virtual Stuff After You Die)



Your purchased e-materials may or may not technically be owned by you. They may only be licensed for your personal use.

Consumers are spending an unprecedented amount buying things they will never actually touch. An estimated \$4.5 billion for e-books, last year alone. No doubt billions more was paid out for music, movies, and other stuff that exists only on the computer or in the cloud. The benefits of this digital shift are enormous, but it leaves many unanswered questions in estate planning. Namely, what happens to cherished intangible assets after you die?

Legally, our e-things are called “digital assets.” If you own digital assets, you’d think they would be transferable. It’s not so simple. Problems arise with those long, fine-print digital contracts everyone approves and no one reads.

While there are a few states that have passed digital-asset legislation, Nebraska has not yet. There is, however, a bill stuck in committee.

In the meantime, the prospect of leaving your virtual goods to your kids or grandkids remains a tricky proposition. The following are ideas to consider while we wait for legislative solutions:

- **E-books.** One of every four books sold in the U.S. is an e-book. Amazon says that Kindle books can be willed. Many e-books, however, are licensed, and not sold. Consider leaving the physical device your e-books are on (computer, iPad, etc.) to your heir. This could easily be done with one of our “Personal Property List” forms.

- **E-mail.** 70% of Ameri-

cans use e-mail. For most, the contents of our accounts are crucial for our work and personal lives. Don’t plan on internet providers revealing your passwords. In addition, unless you have legal consent and the password, Yahoo will only delete the account. Presently, your best bet is to specify in your will who should, or who should never, see your e-mail.

- **Social Media.** Facebook has more than 1 billion users, and more than 20 million people use Twitter. Social media has actually become part of our legacy. Currently, Facebook leaves pages up as memorials, but will not grant account access. Twitter will transfer accounts, but only if you jump through legal hoops. Your best bet – leave instructions in your Will on how you want your account handled: Closed; Expunged of certain private information but allowed to continue; Maintained but with a post added which explains that you have passed away; or Printed out and given to a family member. Warn-

ing: Do not list your accounts and their passwords in your Will. The Will becomes a public document when your estate is probated. Better to use a form like our “Virtual Contact List” for your personal records.

- **Financial Accounts.** These may be difficult for heirs to access even with estate planning documents in hand. If you have money in an online account that does not mail you printed statements, make sure that this account is clearly listed in your estate documents so that it is not overlooked by heirs. You could also add a spouse or heir as joint owner of your online account so that this person could take over the management of the account if needed. If you would like free copies of the forms discussed above, or have questions, simply contact Steffens Law Office. ■



Prevent Garden Weeds With Newspaper

Those pesky garden weeds are not only unsightly, they rob fertilizer and moisture from your soil bed. Using newspapers as a weed barrier solves these problems and saves you hours of time normally devoted to pulling weeds. In addition, your recycling of old newspapers, the majority of which are now printed with soy based ink, will help the environment. Only four steps are required:

- (1) Remove weeds that are large and woody, or can’t be knocked down by simply walking over them;
- (2) Spread fertilizer at the rate recommended and water well;
- (3) Layer sheets of newspaper 6-8 sheets deep, and soak thoroughly with water;
- (4) Cover the newspaper with 3-4 inches of mulch. ■

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.



**William V.
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Attorney at Law



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Associate Attorney

Sunscreen—Don't Leave Home Without It!

Summer weather is upon us, and outdoor activities are inviting to all ages. While no doubt you have been warned about the dangers of ultraviolet sun rays, it bears repeating.

Skin cancer from over-exposure is the most common form of all cancers, affecting more than 2 million Americans each year – a number that is rising rapidly. Fortunately, it is also the easiest type of cancer to cure – if it is diagnosed and treated early.

According to the American Academy of Dermatology, one in five Americans will be diagnosed with some type of skin cancer in their lifetime. Unfortunately, one person dies from melanoma

every hour. Not only are sun rays damaging to our skin, but also the rays from tanning beds. Declared a “known cancer-causing agent” in 2009 by the World Health Organization, research shows that tanning beds increase a person’s risk of skin cancer, particularly melanoma, by 74%.

The American Cancer

Society encourages everyone to protect themselves by using the following tips:

- **Seek the shade**, especially between 10:00 a.m. and 4:00 p.m.
- **Cover up with clothing**, including a broad-brimmed hat and UV-blocking sunglasses.
- **Use a broad-spectrum sunscreen** with an SPF of 15 or higher every day. For

extended outdoor activity, use a 30 SPF or higher.

- **Apply 1 oz. of sunscreen** to your entire body 30 minutes before going outside. Reapply every 2 hours or immediately after swimming or excessive sweating.
- **Keep newborns out of the sun.**
- **Examine your skin regularly.**
- **Avoid tanning beds** – swapping sun rays for tanning bed rays is not a healthy choice.

Personally speaking, these often repeated until monotonous, sunscreen rules take on a whole new meaning after you go under the dermatologist’s knife – even for a small suspicious skin spot removal. ■

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