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How To Determine What Your Claim Is Worth (#7 of "7 Strategies for a Successful Nebraska Injury Claim")

While no two claims are alike and it is really impossible to tell you exactly what your particular claim may be worth, there are specific criteria that will indicate the value of your claim.

(1) The nature and extent of your injuries or, simply put, how badly you were really hurt. This is key.

Was the injury extremely painful and for how long? Do you have evidence to support this in the form of medical re-



cords, witnesses, a journal or photographs?

Is your pain ongoing and

how long is it expected to last? Do you have evidence supporting that?

Did your injury disfigure or scar you physically or emotionally?

(2) The type and cost of your medical treatment.

Don't expect your claim to have much value if you have never been treated by a specialist like an orthopedist, neurologist, surgeon or ear-nose-and-throat (ENT) specialist.

The length of time you were treated and the cost of your treatment will play a significant role in determining the value of your claim. However, your medical care will need to be viewed as reasonable and necessary for your condition.

Medical records show-

ing that you need medical care or should expect to need medical care in the future will further increase your claim value.

(3) Wages lost as a result of your injury.

Lost time at work because you were receiving treatment or physically unable to work will add value. You will need medical records and employment records to support this claim.

If your condition is such that you will not be able to return to the same job or may not be able to work at all, the value of your claim will be significantly impacted.

(4) Lost or diminished quality of life.

Such things as activities that you can no longer enjoy may influence value. The more important these lost activities were to your previous lifestyle, the more value they usually have.

Because there is no exact formula for determining "fair compensation," it is important to consult with an experienced personal injury attorney about your specific circumstances to really determine the general value level of your claim. ■

A Note From Bill

Are you ready for spring? Daylight Saving Time has arrived and with it comes the promise of longer days, more sunlight, and the return of the color green. Even though spring doesn't officially arrive until 3/20, I've pulled out my weekend planner to begin scheduling some "fun." The Sandhill cranes are arriving – how about a sunrise viewing at one of the blinds along the Platte River? While in the area, maybe a visit to the newly renovated Archway. Oh, and it's time for the white pelican watch at Harlan County Reservoir. Perhaps travel to Grand Island and rock to The Rumbles on 3/29. Experience the O'Neill St. Patrick's Day celebration on 3/20-23 (plan to stay overnight). By sheer coincidence, I'm sure, the "Beers of Nebraska" Festival takes place in Milligan that same weekend. And for all you hunters out there, spring archery turkey season opens 3/25. So, forget the "polar vortex" of winter, and start thinking and planning for spring! It works for me.

7 Steps To Improve Your Credit Score

Damaged credit can be both stressful and costly—but it can be repaired. As hopeless as your situation may seem, there are steps you can take to improve your credit score (also known as your FICO score).

(1) **Review your credit reports for errors.** Because your credit reports and credit score go hand-in-hand, you first need to order your credit reports. Everyone is entitled to obtain credit reports from the website freeannualcreditreport.com or by calling (877) 322-8228. You will want to correct any errors found in these reports as they directly affect your FICO score.

(2) **Lower your credit utilization.** Fifty percent of your credit score is determined by this factor: The amount of credit you have versus how much you are actually using. According to financial managers, the optimum is 10% or lower. As an example, if you had \$10,000 of available credit on a card, and were only carrying a \$1,000 balance, you would have a 10% utilization on this card.

(3) **Make timely payments.** Late payment habits

can be a huge detriment to improving your credit. 35% of your FICO score is determined by your payment history. A track record of late or missed payments will result in a serious downgrade of your score. In addition,

especially if you are preparing to secure a new loan.

(5) **Leave old debt on your credit reports.** Some people have the mistaken belief that old debt on their credit report looks bad. Negative items are bad for

contribute to your calculated score. A good credit score has a mix of both installment credit and revolving credit. For example, having both credit card debt and a home equity line of credit. Your balance of credit types accounts for 10% of your FICO score which is significant enough to warrant your attention.

(7) **Pay off debt.** While perhaps the most difficult step, it is fundamental. Your total amount of “debt carried” weighs heavily on your credit score. While this may take some time and sacrifices, the financial freedom you gain, and the credit score points you make, should be worth it. ■



the further behind you are on your payments, the more it hurts your score. So find a way to get caught up on your payments before they are charged off or sent to a collection agency.

(4) **Avoid multiple new credit cards.** Going on an application spree for retail credit cards raises questions about your sudden need for a larger credit line. Too many credit inquiries at one time looks suspicious, and can reduce your score. So, avoid multiple applications,

your score, although most of them will disappear from your report after seven years. However, good debt—debt that you have handled well and paid as agreed—is good for your credit. The longer your history of good debt, the better your score. So leave old debt and good accounts on your report as long as possible.

(6) **Diversify your credit types.** Installment lines of credit, such as a car loan, student loan or mortgage,

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.

Janae's Cookie Salad

Ingredients:

- 1 pkg. vanilla instant pudding
- 1 c. buttermilk
- 1 9-oz. container of Cool Whip
- 1 can mandarin oranges, drained
- 1 can crushed pineapple, drained
- 1 pkg. of fudge stripe cookies, crushed



Directions:

Blend the pudding and the buttermilk. Fold in the Cool Whip. Store the mixture in the refrigerator overnight or 4-6 hours. Before serving, add the mandarin oranges, pineapple, and cookies (save some to sprinkle on top). Enjoy! ■

Organizing And Storing Your Estate Planning Information (What Good Is it If No One Can Find it?)



Maybe you have signed a Will or a Trust to create an estate plan. Perhaps you also have a property and/or health care powers of attorney. Good for you! But, will your Personal Representative or Trustee be able to find these and other important documents, after you die?

We advise storing original documents either with your estate planning attorney or in a bank safe deposit box. In addition, we also recommend that you keep a notebook with copies of these documents, as

well as some additional information, to aid and guide your Personal Representative or Trustee.

Steffens Law Office has developed a “notebook system” to assist you in this all-important task. With a small investment of your time, you can insert the relevant information. Besides preserving your estate, you will save your heirs a lot of time and stress. Maybe even some heartache.

Our “notebook system” includes a number of different sections, all intended to resolve common issues, including the following:

- Personal Property List: Describes specific property and the beneficiary to whom it is to be distributed (this may reduce some quarreling over family heirlooms).
- Life Insurance Summary: Lists and describes

your policies, and the agent contact information. We also suggest filing a copy of the “declaration page” of each policy in your notebook. Ever wonder how many life insurance policies never pay out because the heirs had no idea it existed?

- Reference List: Describes advisors to contact, like your CPA, attorney, banker, and financial advisor.

- Memorial Instructions: Details the kind of funeral or memorial service you prefer. Also provides a fill-in-the-blank outline of your personal family history to aid in preparing an obituary.

- Inventory: Describes the type and location of your bank accounts, certificates of deposit, stocks, pension plan and an-

nuity, as well as a listing of your vehicles, real estate, machinery, and livestock. There is also a place to describe any ownership designation for this property following your death.

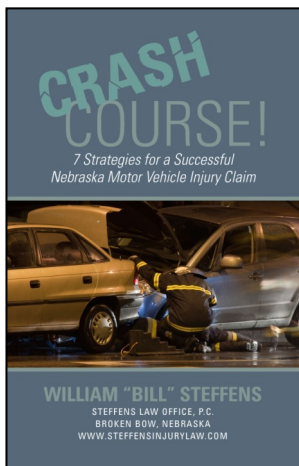
If you are interested in an “estate planning notebook,” contact us for more information. Otherwise, these notebooks are included in all of the estate planning packages offered by Steffens Law Office. ■

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 does.

Bill’s First Book—“Crash Course!”



While it was a long time in the works, Bill’s auto-

mobile injury book, “Crash Course!”, has finally been published.

“Crash Course!” is a consumer handbook that explains the 7 most common problems auto injury victims confront, and how to overcome these obstacles. Among the topics discussed are:

- Why seeking medical treatment immediately following an accident helps not only you, but your injury case as well.

- How to get your medical bills paid before your case is settled.
- What to do if your car is totaled.
- How to place a value on your claim.

These are the previously unwritten rules about what makes an auto injury claim successful. Big insurance companies have a lot of resources to give injury victims the runaround for a very long time. This book gives the injury victim the

needed edge to begin leveling the field of advantage.

“Crash Course!” is now available upon request – free of charge. If you, or someone you know, has been injured in an auto accident, contact our office by phone, mail, or through our website to order this valuable resource. ■





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Too Much Sugar Can Be Deadly

It's long been common knowledge that eating excessive amounts of sugar will pack on the pounds. But a newly released study suggests that heavy sugar intake will also likely lead to early heart disease – and even premature death.

30,000 American adults, aged 44 on average, were involved in this study. The authors divided the participants into 5 categories based on sugar intake. These ranged from less than 5% of daily calories (the safest amount) to more than 25%. Researchers kept death data during a 15-year follow-up and found, even after taking into account other known contributors to heart problems



(such as smoking, inactivity and obesity), as sugar

intake increased, the risk of heart disease climbed steeply.

Adults who got at least 25% of their daily calories from added sugar were almost 3 times more likely to die of heart

problems compared to those who consumed less

than 10%. For those who got more than 15%, the equivalent of 2 cans of sugary soda in a 2,000-calorie daily diet, experienced a 20% higher risk than the safest level.

Sugar calories add up quickly. One teaspoon of sugar = 16 calories. One non-diet soda = 9 teaspoons of sugar. A cinnamon roll = 13 teaspoons. One scoop of ice cream = 5 teaspoons.

The takeaway – read labels carefully and pass up sugary food items, and think twice before adding sugar to anything. The truth is, if it was made in America, the sugar is already in there. ■

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