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## *“Buckle Up” — For Yourself, Your Family & Your Case*

My first job out of law school was with the Adams County Attorney’s office in Hastings, Nebraska. While the courtroom experience was invaluable, the coroner duty was nightmarish (the county attorney also served as the “county coroner”). The task wavered between gruesome and horrific. Especially the car accidents.

Nothing I had ever experienced brought home the point more clearly — if your vehicle crashes, and you’re not buckled up, you will continue traveling at the same rate of speed your vehicle was traveling. Sim-



ple physics, I guess. Yet, the result always shocked me. That, and seeing how fragile the human body is when struck while unpro-

tected at 30 to 75 mph. At these speeds, we humans break and tear pretty easily. Sometimes beyond recognition.

Similar physics principles control the outcome in a “roll over”. If unbuckled, nothing but sheer luck will keep you from being thrown out of your vehicle by centrifugal force.

Over the past ten years, more than 1,400 unbelted motor vehicle occupants have lost their lives on Nebraska roadways. Thousands more have incurred serious, life-changing injuries. Research shows that lap and shoulder belts reduce the risk of fatal injury to front seat occupants by 45%, and the risk of moderate to critical injury by

50%. Curiously, the benefits are even higher for light truck occupants: 60% reduction of death, and 65% reduction of serious injury.

It should come as no surprise that our children are strongly influenced by our seat belt “modeling”. Statistics show that about 40% of children riding with an unbelted driver were themselves unrestrained. A major factor in making car crashes the leading cause of death among children in the U.S.

For those unfortunate injury victims of a crash caused by another’s negligence — the law will penalize you for failing to wear a seatbelt (all front seat passengers are required by Nebraska law to buckle up). Unbuckled, the value of your injury claim is reduced by 5%. One more unnecessary loss for the victim.

Over the years, I’ve not been offended when some passengers grumble when asked to “buckle up.” I just figure — they haven’t seen what I’ve seen. If they had, this simple habit would be completely automatic and mandatory — for their own peace of mind. ■

### *A Note From Bill*

Autumn has arrived, and I’m lovin’ it. I know a lot of people don’t care for this season—mostly because it’s nature’s introduction to cold and snow. But, I have a different point of view. It stems from a beach vacation which Cory and I enjoyed this spring. After hearing me praise the natural beauty of the area, a local commented, “Yeah, but for us it’s just another day in paradise.” Obviously, he had become so accustomed to the spectacular views—he was all but numb to them. I think we can all become desensitized to our surroundings. So I’m looking for new ways to drink in and appreciate the changing colors, wildlife, activities, even the fruits and vegetables available this time of year in central Nebraska. All the things that should make us say “Wow”! Have you bitten into a fresh Honey Crisp apple this season? You get the idea. Enjoy our one-of-a-kind Fall!

# The Underwear Index: Tips for Living Within Your Means



Men's underwear sales actually fell during the recession. Economists call it the underwear index. The theory goes that during economic hard times, people buy only what they absolutely need. That's not bad advice if you're in the midst of your own economic crisis. But if holding back on this year's skivvies won't quite put you in the black, here are a few basic steps.

**(1) Know your income.** Paychecks, pensions, you get the idea. This is the easy part.

**(2) Track and budget your expenses.** Start with your fixed expenses: rent,

car payments, insurance premiums....these are the bills you have to pay, although you might be able to save money on some of them. Can you have a higher deductible on your insurance? How about renting a less expensive house?

What is left are your discretionary expenses. We all have them, and we could all save money by cutting some of them out. Write everything down, from lat-tes to smart phone plans.

**(3) Separate wants from needs.** Take a look at those purchases. What can you do without? (Yes, this is where the underwear in-

dex comes in.) Remove the wants, like dinner out and weekend vacations. According to the Borgen Project, a nonprofit organization that fights global poverty, the average cost of ordering "a cheap steak dinner" at a restaurant in the United States is \$28. Surely, you could grill it yourself cheaper.

**(4) Stop relying on credit cards.** That's money you won't have next month either, and the interest rates add up quickly. Yahoo! Finance reports that the average credit card interest rate is 15.05 percent this month. At that rate, if you accrue \$1,000 in credit card debt and make the minimum monthly payments on it, you'll eventually pay the credit card company \$2,640, and it will take you almost six years to do it!

**(5) Stop "keeping up with the Joneses."** The Joneses are probably keeping up with *you!* Who knows how your neighbor paid for that new kitchen makeover? Maybe he paid for it on credit at 15.05 percent.

**(6) Build an emer-**

**gency fund.** Your goal is to save three to six months' worth of fixed expenses. That gives you some breathing room if you lose your job or spend a night at the hospital. Even a few dollars a month is a step in the right direction.

**(7) Don't deprive yourself.** If you really want something you don't absolutely need, give yourself 48 hours to think about it. If you still want to buy it, do so. Life is meant to be enjoyed. Go buy that underwear, for goodness sake! ■

## 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.

## Paula's Fried Apple Pies

### Ingredients:

2 T. butter  
4 McIntosh apples (peeled, cored, and sliced) or 1 can apple pie filling  
½ c. sugar  
½ tsp. lemon juice  
1 (8-piece) container refrigerated flaky biscuit dough  
2 T. water  
Powdered sugar

### Directions:

Prepare filling: Melt butter in large sauté pan. Add apples, sugar, cinnamon & lemon juice. Cook over me-



Lance Booth/TODAY

dium heat until the apples are soft (about 15 min). Remove from the heat & cool.

Roll biscuits out on a lightly floured surface so that each biscuit forms a 7 to 8" circle. Place 2-3 T. of filling on each circle. Brush water on the edges

of the circle. Fold the circle over the filling to make a half-moon shape. Seal by pressing the edges with the tines of a fork.

Preheat deep-fryer or pan with oil to 350°.

Carefully add the pies to the oil, one at a time & fry until golden brown,, turning the pies as necessary for even browning (about 5-8 min). Drain on paper towels. Sprinkle with powdered sugar immediately. ■



# Nebraska's Small Estate Affidavit

While I typically use this space to talk about estate planning, sometimes an estate is small enough that not much planning is needed. In fact, sometimes a probate can be completely avoided.

Nebraska Revised Statute §30-24, 125 recites the guidelines. Basically, if a decedent's estate involves less than \$50,000 in probatable personal property and/or \$50,000 or less in real estate — no probate is required.

“Probatable” property is that which is not co-owned “JTWROS” (Joint Tenancy With Right Of Survivorship), or designated “POD” (Pay-On-Death) or “TOD” (Transfer-On-Death). Instead, probate property requires the probate court to determine who inherits and ultimately receives the property. So, for example, if a person dies with \$100,000 in personal property, \$60,000 of which is designated to someone “POD”, then this “Affidavit of Transfer” could be used to distribute the remaining



\$40,000 in lieu of the probate process. In this example, the first \$60,000 would pass directly to the person designated.

A simple probate performed by an attorney for an hourly fee usually costs \$6,000 to \$7,500. The primary reason for this is the many legal steps required (28 typically), each of which requires document preparation and a court filing.

In the “Affidavit” approach, the only legal preparation expense is the affidavit itself (usually around \$250). The remaining work can be done by a lay person: informal inven-

tory of the estate, collection of assets, and distribution to legal heirs. None of which needs to be filed with the probate court.

No “personal representative” is required. If there is more than one legal heir, then the other heirs sign an Affidavit agreeing that one, or more heirs, will be responsible for collecting and distributing estate assets.

The appointed individual then collects assets by producing the signed Affidavit where necessary — banks, Treasurer's office, Register of Deeds office, etc. Typically, property holders don't balk in hand-

ing over the decedent's property because this statute, and the Affidavit, releases them from liability in delivering requested assets.

If there is real estate involved, the appropriate “Affidavit” is filed with the Register of Deeds, transferring ownership to the legal heirs.

So, if you find yourself in a situation where a close relative has died and left a small estate — keep the Affidavit process in mind. ■

## 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.

## “Crash Course” DVD

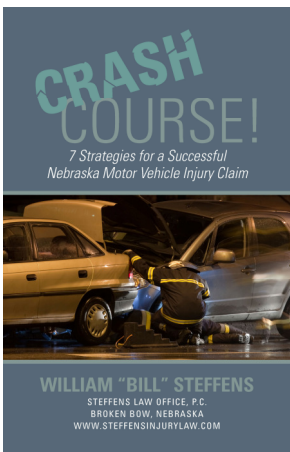
Our book, “Crash Course,” which explains 7 Strategies for a Successful Nebraska Motor Vehicle Injury Claim, is now available on DVD.

Some people prefer to “watch and listen” rather than read. You may get more out of the material, or even learn better, this

way. Many people do.

If you'd like a free copy of this DVD for yourself, a friend, or a loved one, simply email, call or write us with your request.

If you prefer to watch the video on your phone or mobile device, simply use your QR reader on the code in this article. ■





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## *Sitting May Be the New Smoking*

You've checked all the boxes for a long and healthy life. You don't smoke. You exercise a few times a week. You watch what you eat. But are you sitting down right now?

The average American adult spends between seven and eight hours a day sitting down, and experts think it is shaving off a few years of their lives. Sedentary people are more prone to all sorts of health problems, from cancer to heart disease. Even those who exercise.

It all has to do with something called NEAT, or nonexercise activity thermogenesis. NEAT is the energy you expend by doing everyday things, like walking to the bathroom or

brewing a pot of coffee. This energy adds up; a person can burn 500 to 1,000 NEAT calories a day without ever breaking a sweat. By comparison, an hour of jogging burns roughly 500 calories.

A sedentary body isn't expending much energy, so

very few calories are burned. But it isn't just the calories that count. According to TIME magazine, NEAT energy stokes the activity signals in your body. Without NEAT, those molecules get bored and make way for the fat molecules. This makes a

sedentary person lethargic. It becomes harder to get up and move.

The good news? You can reverse the trend just by changing your work style and standing up more often. Next time you're on the phone, pace the room. Hold an office meeting without any chairs. Put your laptop on the counter and type standing up. If it's comfortable, buy a standing desk or a "riser" which extends upward from your desk to create a standing-height work surface. According to The Bottom Line, you can add about two years to your life by cutting your sitting time in half.

Now isn't that NEAT? ■

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