

Steffens Law Office, P.C.

*Specializing in Estate Planning, Personal Injury, Workers' Compensation,
Debtor/Creditor, and Business Entity Law*

Office: (308) 872-8327
Fax: (308) 872-2512
steffenslaw@inebraska.com



255 S. 10th Avenue
Carnegie Prof. Bldg.
Broken Bow, Nebraska 68822

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Distracted Driving

Each day in the U.S. about 14 people are killed, and roughly 1,153 people are injured in crashes that are reported to involve a “distracted driver.” That’s 1 in 5 crashes.

You might, at first, think of cell phone texting as the only real dangerous distraction. Not so. While it’s near the top of the list, there are others. It turns out that talking on your cell phone, even hands free, according to more than 30 studies, is just about as dangerous. While texting takes your eyes off the road, talking on your phone takes your mind off the road.



There are three main types of distractions: visual (eyes off the road); manual (hands off the wheel); and cognitive (mind off driving).

“Rubbernecking,” looking outside at a person, ob-

ject, or event, is the most reported distraction. Followed by adjusting the radio/CD player. For commuters, eating and applying makeup top the list.

Teen drivers are even more at risk for a variety of reasons: immaturity; an invincible attitude; not yet fully developed brain; and less driving experience. Unfortunately, as parents, our own bad example also comes into play.

As a long-time car accident injury lawyer, I can tell you that “distracted driving” has become the new “impaired driving.” It’s one thing to make a driving mistake and injure someone. But, your perceived negligence increases dramatically when there is evidence of cell phone use

at the time. More and more, officers are investigating this issue as part of their accident report. While not illegal (yet), this activity is viewed by the majority as negligent and very risky.

So what can be done? (1) Turn off your cell phone and place it in the glove compartment while driving. (2) Make calls, and check messages, only after pulling off the road. (3) Change your voicemail message to say you don’t take calls or messages while driving. For a lot of us, changes like these are not easy, but best for all concerned: you, your passengers, and the rest of us.

For your sake, and your children and grandchildren, consider taking the “Focused Driver Challenge” (nsc.org/CallsKill) by pledging to stop using your phone behind the wheel. This is a National Safety Council program. By accepting the challenge, you agree not to text or have any phone conversation, handheld or hands free, while driving. Then you dedicate your pledge to a loved one, and share it on Facebook. ■

A Note From Bill

The merry month of May has finally arrived. Hopefully, we’ve seen the last snow of the season. It’s time to get out the family calendar, and begin planning a few getaways for the summer. If you’re like me, unless you calendar a few weekend adventures early in the spring, they never seem to happen. A good place to start your planning is with the latest issue of Nebraska Life, or web search “top 300 festivals and events” or “events and festivals.” Nearly every town in Nebraska seems to have a festival or celebration of some kind. There’s bound to be a few that will appeal to your interest. And don’t forget to schedule some time at the lake or river of your choice. There’s so much to see and do...and precious little time to do it.

Top 5 Scams (And Why They Work)



I wouldn't scoff too much the next time you hear about a scam victim. We are all susceptible. I am not referring to the request for help depositing a million dollars written in broken English. No, the really good scams are pulled off by sophisticated con-artists. Those that look and sound so real, unless you have your guard up, you too will fall prey. They use techniques to build a rapport with you; look and sound very credible; and play off your emotions to get you to make quick decisions.

The Better Business Bu-

reau reports the following as the current top 5 most successful scams:

(1) **Arrest scam.** You receive an anonymous phone call from someone claiming to be a government agent. They are going to arrest you for overdue taxes, but you can avoid the arrest by sending them money via a prepaid credit card. Many people pay out of fear.

(2) **Tech support scam.** You get a call, or a "pop-up" on your computer, from Microsoft about a problem with your computer. You are told that if you give "tech support" access to your hard drive, they can fix it. Instead, they begin stealing your personal information.

(3) **"Are you calling yourself?" scam.** Scam-

mers can make a call look as though it's coming from anywhere—even your own phone. This piques your curiosity and you return the call. At that point, you are snagged.

(4) **Copycat website scam.** You get an email, or text message, about a terrific sale. You click through, and it looks like a popular retail site. But when you order, you get nothing at all, and they have your credit card information.

(5) **Medical alert scam.** You get a call claiming that a concerned family member ordered a medical alert device for you in case of an emergency. This one obviously preys on older people. They take your credit card, or banking information, but you never receive

anything.

What can you do to protect yourself? Don't allow yourself to be pressured; never provide personal information to people you don't know; don't click on unsolicited links; and verify claims, good or bad, before acting. ■

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.

English Trifle



This can be as simple or elaborate as you want. You can use a store-bought cake (pound cake, angel food cake, or ladyfingers) and use instant pudding and Cool Whip, or make the cake from scratch with cook-and-serve pudding and whip your own heavy cream. You can layer it in a glass Trifle bowl (the most impressive way), an

earthenware bowl, or a big saucepan—whichever you want. Use whatever flavors you enjoy!

Ingredients:

- 1 prepared 9"x13" yellow cake (or other cake)
- 2 cups whipped cream, well chilled (or Cool Whip)
- 1 teaspoon vanilla extract
- 4 cups prepared vanilla pudding, non-instant
- 3-4 cups fruit (sliced strawberries, blueberries, kiwi, mandarin oranges, raspberries, bananas)
- ½ cup orange liqueur (or dark rum, sherry, or fruit juice)
- ½ cup orange marmalade (or raspberry jam)

Directions:

Break cake into large pieces. Layer bottom of a large bowl with one-third of the cake. Stir the vanilla extract into the whipped cream. In a separate bowl, mix the marmalade with the liqueur.

Warm this mixture slightly in a microwave, then melt the jelly. Drizzle a little on the cake. Place a layer of fruit on top, followed by a layer of pudding, and a layer of whipped cream. Repeat this process 2 more times. Top with leftover fruit, or even toasted nuts. Refrigerate until serving time. ■

Annual Estate Plan Review Checklist



Have you designated the correct Primary Agent and Alternate Agent(s) to make your health care decisions if you become incapacitated?

• **Health Care Directive.** Does your Durable Power of Attorney for Health Care include a Health Care Directive instructing your agent(s) concerning life support measures?

• **Personal Representative.** Does your Will designate the correct Personal Representative and Alternate Personal Representative(s) to make sure that your wishes are honored when you pass away?

• **Guardian.** If you have a minor child, does your Will designate the correct Guardian(s) to take care of your child if you pass away unexpectedly?

• **Beneficiaries.** Does

your Will and/or Revocable Trust correctly describe your wishes for division and distribution of your assets among your beneficiaries when you pass away?

• **Outright or hold in trust?** Does your Will and/or Revocable Trust provide the correct timing of distribution for your beneficiaries? Are your beneficiaries ready to receive outright control of their inheritance or do they need a Trustee to manage it until they are older?

• **Distribution Age(s).** Does your Will and/or Revocable Trust designate the correct age(s) your beneficiaries should reach before your Trustee turns over control of their inheritance?

• **Trustee.** Have you designated the correct Trustee and Successor Trustee

(s) to manage your property for your beneficiaries?

• **Property.** Is the ownership of your assets and your beneficiary designations on accounts and life insurance policies properly coordinated with your Will and/or Revocable Trust? ■

Life changes quickly and your estate plan should change with it. Review the following items to make sure your plan will work when you need it.

• **Durable Power of Attorney for Financial Decisions.** Have you designated the correct Primary Agent and Alternate Agent(s) to manage your financial decisions if you become incapacitated?

• **Durable Power of Attorney for Health Care.**

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.

Help Us Expand the Library in Broken Bow (We'll Double Your Contribution!)

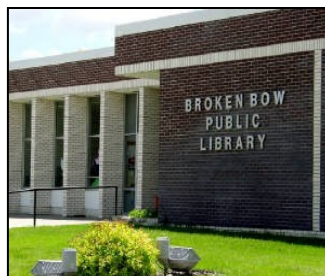
The Broken Bow Public Library is seeking funds for a 4,082-square foot expansion and renovation. The estimated cost of the project is over \$1.5 million. However, the City Council has already pledged \$500,000.

The present library, constructed in 1971, is in need of updating and more programming space.

Nowadays, people use the library for much more than just borrowing materials. With approximately 33,000 visits annually, the library offers 10 public access computers with wireless high-speed internet.

These computers have averaged about 8,600 hours of annual use since 2013, and the public access wi-fi users account for an additional 9,600 hours annually. Of the total items checked out last year (43,735 pieces), 4,100 were downloadable e-books and audio books. More computers, and the space to use them, is needed now.

Children's programming has also grown a great deal



over the years. There are currently 30 special program events each year, in addition to regular weekly programming. These include the Christmas program, the Daddy-Daughter dance, and the summer reading program (which alone brought in 241 children and 125 adults last year). The present structure can't really accommodate these numbers, and the building needs to grow so attendance can also continue to grow.

Steffens Law Office is supporting this project by contributing volunteer time, and money. We are offering to match contributions (up to \$500) made by our clients. You can contribute several different ways: call us or the library and request a pledge sheet; drop by the office or the library; or go to the library's website www.brokenbowlibrary.net. Just remember to notate on the "Challenge/Grant" line of the pledge sheet, your request for our law office matching pledge. ■



**William V.
Steffens**
Attorney at Law



**Jeremiah J.
Luebbe**
Associate Attorney

What Happens When You Stop Exercising



Sure, it's not easy keeping a steady workout schedule. It's easy to slack off. Here's the science of how your body reacts (all too quickly) when you stop exercising.

(1) **Your blood pressure soars.** Blood vessels adapt to the slower flow of a sedentary lifestyle after about 2 weeks. This bumps up your BP a few notches. Within a month, stiffening arteries and veins recalibrate your BP

as if you'd never left your couch.

(2) **Your blood sugar spikes.** Normally, your blood glucose rises after you eat, then drops as your muscles suck up the sugar they need for an energetic workout. Within 5 days of slothfulness, your post-meal blood sugar levels

remain elevated.

(3) **You get winded easily.** Within 2 weeks of avoiding the gym, the amount of oxygen your working muscles can use decreases as much as 20%.

(4) **Your muscles wither.** While strength lingers longer than endurance, once you stop train-

ing, your quads and biceps start to shrink. Your total muscle mass declines after about 2 weeks. And muscle fiber converts to a faster-fatiguing type.

(5) **You plump up.** Within about a week, your muscles lose some of their fat-burning potential, and your metabolism slows down.

(6) **Your brain suffers.** Within 2 weeks, your mood begins to decline, you feel tired, and studies suggest your brain cell growth diminishes.

The good news—all of those negatives can be quickly reversed when you return to your workout schedule. ■

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