

NEWS

you can use

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STEFFENS LAW OFFICE, P.C.

A NOTE FROM BILL

Summertime, and the living is ... hectic! Our highways are busier, everyone seems harried, and the quest for a break has become exhausting. Whatever happened to relaxing summer days? We recently dove back into dog ownership with a Labradoodle puppy (I know, this is a big commitment). Yes, she has a lot of energy. But even at 14 weeks, she has "relaxation" figured out. She takes deep, comatose naps with her head back, her body as limp as a wet noodle, and her tiny tongue draped out, snoring like a kazoo. One of her favorite rituals is just sitting, watching, and listening in our backyard. When I take her out early in the morning, she always pauses to take in all of dawn's activities. This puppy yoga can be infectious; now she's got me doing it. I'm training Izzy to follow commands, and she's showing me how to relax. What prompts you to stop, take a deep breath, and enjoy God's creation? I hope you find time to do more of that this summer.

FISHING: A Family Affair

I've loved fishing ever since I was a little boy. From the beginning, fishing has been a family affair. Both my father and my grandfather loved it. Every summer, my father got two weeks of vacation, and every year we'd spend these weeks in a little cabin on the lake in Minnesota.

The cabin was nothing fancy. In fact, there was no running water; you had to pump water from the sink. But as kids, we thought that lakeside cabin was the greatest place in the world. We'd rent a modest boat with a motor each time we visited. If I wasn't fishing at the water's edge, I was tooling around with the boat. These trips sparked my love for the water.

I remember one time when I was out with my dad. Our boat had an anchor system in its bow that worked off a rope. We'd gotten to the place where we wanted to fish, and Dad told me to go up and let the anchor down. I pulled the break up and released the anchor. I remember the nylon rope feathering through the system. By the time I realized there was no knot on the end of the rope to stop it, we'd already lost the anchor. I looked over at my dad, and he just started to laugh. Fortunately, we figured out a way to fish without the anchor.

Every once in a while on these trips, my grandfather would come up and join us for a few days. When he passed away, I inherited his little outboard motor. I still have it today. I can't seem to give it up.



There are so many memories attached to that little motor.

As I got older, I realized that the really important thing was the time we spent together as a family. So I passed the tradition on to my kids. I can remember bank fishing with my oldest when she was preschool age, hardly even old enough to walk. She'd sit there, her curious eyes watching me cast.

Our family continued to grow, and eventually we started taking both of our girls out. We'd drive out of town, picking up a dozen worms and a hot Pizza Hut pizza on the way. When we finally got to the lake, we'd get set up at the picnic tables. My wife would get out the pizza and paper plates and all that jazz. I'd get lines baited and rigged with bobbers. Then our girls would sit down by the side of the lake, pizza in one hand, fishing poles in the other. These trips were a perfect mix of fish, family, and pizza.

Fishing, for me, is more than a hobby. It's an activity that brings my family together. It's a tradition of making memories with the ones I care about most, and I feel fortunate for both the experiences I've had, and the adventures yet to come.

-Bill Steffens

GIVE YOURSELF SOME CREDIT

Find the Credit Card Program That Fits Your Needs

On its most basic level, using credit means you can buy something now and pay for it later. And if that seems like a flawed system, know that people still need credit now as much as ever. Although it's a buy-now-pay-later system, it's also a tool that demonstrates you're a financially reliable person.

However, your age and what you want out of your credit card will help determine which card is best for you. So whether you're a young adult just getting your toes wet, a new parent covered in baby formula, or a weekend warrior, Nerdwallet's guide to credit cards has options to fit your needs.

THE BEST OPTIONS FOR STUDENTS: Students with no credit history and low incomes should consider a secured credit card or one that requires a deposit equal to the value of the card's limit. Otherwise, students with a higher income and credit history are better qualified for cards that offer cash back and have no annual fees.

Try the Discover It® for Students – Good Grades Rewards (for students who don't intend to travel abroad), or the Citi ThankYou® Preferred Card for College Students (for students who frequent certain bars and restaurants).

THE BEST OPTIONS FOR NEW PARENTS: Between diapers and toys, new shoes, and fresh onesies, new parents are best suited for a credit card that will reward them for routine purchases. So a cash back card is definitely the way to go.

The Citi® Double Cash Card offers 1 percent cash back on every purchase and another 1 percent after a purchase is paid off. This card has 0 percent APR for the first 15 months but can climb to 13.24 percent after that. Then there's the Blue Cash Preferred® Card from American Express, which has a \$75 annual fee but offers 6 percent cash back on groceries, 3 percent on gas and department-store purchases, and 1 percent on everything else.

THE BEST OPTIONS FOR WEEKEND WARRIORS: Whether it's for a night in Vegas or the

Alaskan wilderness, weekend warriors should absolutely consider a travel credit card that rewards cardholders with airline miles, better hotel rates, and other perks.

The Chase Sapphire Preferred® Card has a sign-up bonus of 50,000 points for spending \$4,000 in the first three months. Then earn two points for every \$1 spent on travel; unfortunately, this card is airline-specific and doesn't offer perks like free checked bags. If you're looking to travel with ease, consider the Barclaycard Arrival Plus™ World Elite MasterCard®. There are no foreign transaction fees, and you're not restricted by specific airlines or hotel chains.

No matter what kind of credit card you need, always swipe it responsibly. A good credit score (about 720) can help you get better auto, home, and life insurance rates — in addition to better housing and even a better job (if potential employers choose to check your score). So if used for the right reasons, credit can be a wonderful thing.

INJURY CLIENT TESTIMONIALS



"I had never experienced an automobile accident before. It was very confusing for me, not knowing what to do, when to do it, or who was on my side. When we called the Steffens Law Office, Bill agreed to drive and meet us to talk about our case. He immediately began working on our case and took a lot of stress off me having to deal with medical bills and communicate with the insurance companies. It never occurred to me that the responsible insurance company wouldn't pay before

the case was over, but the law office took care of things so that was not a problem. The Steffens Law Office encouraged me to seek further medical care because I was in so much pain. It was a good thing they did because I discovered my injury was more serious than originally thought. Bill did a good job of keeping us informed throughout the case. I had no idea what my case was worth, nor how the settlement process worked — but the law office helped us through it step by step. I am

very pleased with my settlement result. I feel like I received excellent medical help and a better settlement check than I ever imagined. Bill was upfront with my wife and me from the very beginning and did exactly what he said he would do. My wife and I could not be happier with the results."

– *Stephen, Bartlett, NE*

DOUBLE CHECK YOUR *Will and Trust Designations!*

You've done everything you're supposed to do — or so you think. You've carefully prepared a well-thought-out will or trust with your lawyer. You're satisfied that all of your assets are going to the appropriate places. You're done with estate planning forever, right?

Actually, no. Just because you've allocated something to someone in your will doesn't necessarily mean they'll get it. There are two ways property gets distributed after you pass. One: it's distributed through a probate or trust. This is the process that people are most familiar with, where beneficiaries are named in a will. The second way is not as well-known: You can also distribute your property by designation. For example, if you have a POD (pay on death) bank account, whoever you name as the payee will inherit that money

immediately upon your death. These kinds of designated accounts bypass the probate or trust process completely. This means a designation always trumps a probate or a trust.

People run into problems when designations aren't in harmony with the will. As life and relationships change, these designations can easily get out of date. When the time comes to distribute your property after you've passed, outdated designations can keep your inheritors from getting the resources you want them to have. For example, if your POD account is still designated to an ex-spouse, but your will names your current spouse, your ex-spouse will get that money.

So how do you fix this potential problem? Do a little bit of digging.



Ask for printouts or copies of account information, life insurance policy information, and property ownership documents. Double check to ensure that any designations match your wishes as you've outlined them in your will. This simple act can save your family from financial difficulties after you pass.

For more information, contact us at 308-872-8327 or visit www.steffenslaw.com.

Laugh out Loud



TACO SALAD TO GO

Summer is always busier than you think, and it's important to keep up your energy while you're on the go. Try this convenient and healthy salad-in-a-jar recipe, perfect for a mid-afternoon pick-me-up.



INGREDIENTS

- 8 ounces cooked chicken breast, cut into bite-sized pieces
- ½ cup salsa
- 1 large lime, juiced
- 1 large avocado
- 2 Roma tomatoes, chopped
- ½ cucumber, chopped
- ½ cup black olives
- ½ cup cilantro, chopped
- Fresh spinach
- 1 Mason jar

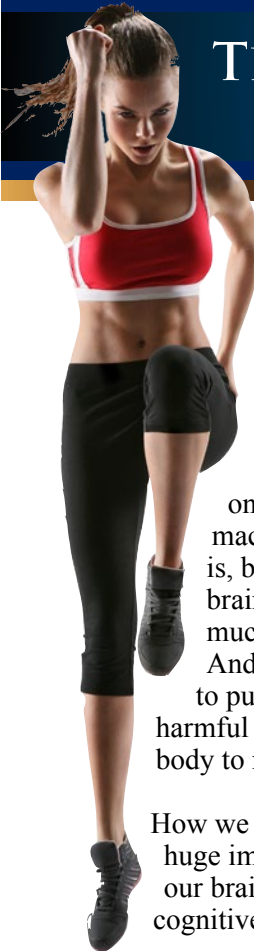
INSTRUCTIONS

1. Place salsa in the bottom of Mason jar.
2. Put avocado in a separate bowl and mix with the lime juice. Drop the mixed avocado into the jar.
3. Add in chicken.
4. Place tomatoes, cucumber, and olives on top, followed by the cilantro and as much spinach as you can fit.
5. Seal and refrigerate until you're ready for lunch.

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THE REAL WAY TO BOOST YOUR BRAINPOWER *One Activity That Will Improve the Way You Think*



The marketplace is flooded with supplements claiming to boost brainpower, increase cognition, and reduce the effects of aging on your thinking machine. The reality is, boosting your brainpower is actually much easier than that. And you don't have to put any potentially harmful substances in your body to reap the rewards!

How we live can have a huge impact on the way our brain ages, performs cognitive functions,

and remembers things. A 2014 study published by the University of Tübingen found that brain function may slow down as we age, but the brain has the ability to remain sharp — under the right circumstances.

What are those circumstances? That answer comes from another study published in the *Psychonomic Bulletin & Review*. The study found aerobic exercise may be the best way to boost brainpower and cognitive function. Aerobic exercise, also known as cardiovascular exercise, includes walking, running, biking, swimming, and so on.

Through these recent studies, we're getting a better picture of how we can get the most out of our cognitive abilities and memory as we age. One group of researchers with the Dana-Farber Cancer

Institute and Harvard Medical School actually identified a molecule released into the bloodstream during aerobic exercise that boosts cognition over time — and may hinder neural degeneration.

In older people, the *Psychonomic Bulletin & Review* study also noted the effect of aerobic exercise may even reduce symptoms related to many neurological disorders, from depression to dementia. Cognitive functions tied to implicit memory (functions that occur without conscious awareness, such as riding a bike or other familiar or repetitive tasks) were markedly better in older people who kept up a regimen of aerobic activity — though improvements were found in all age groups, from children to adults.