

# NEWS

*you can use*

[www.steffenslaw.com](http://www.steffenslaw.com) 308-872-8327

STEFFENS LAW OFFICE, P.C.

## STILL TIME TO HELP

### *We'll Match Your Broken Bow Library Donations*

If you take the kids to the library on their winter break this year, you'll notice that people use libraries for a lot more than just borrowing books these days. Our own library here in town has about 33,000 visits every year, and it offers 10 public computers and wireless high-speed internet. The library also runs 30 special program events every year, in addition to regular weekly reading events and other programs.

Because of these changing needs and general wear and tear, our library is in need of an update and more room. For example, those computers have averaged about 8,600 hours of use a year, every year, since 2013. Public Wi-Fi is another 9,600 hours of use every year. There were 43,735 items checked out last year, including over 4,000 downloadable e-books and audiobooks.

As a result, the library is seeking funds for a 4,000-square-foot expansion and renovation. Although our City Council has already pledged \$500,000 to the project, the overall cost will be about \$2 million. They'll get more computers and a larger space to use them. They'll also get more space for programs, such as the annual Christmas program (December 5) and the Daddy-Daughter Dance — not to mention the Summer Reading Program, which brought in 241 kids and 125 adults last year.



It's great to see so many people using our library for so many different purposes. Libraries should be community centers and places for education. But ours needs some help from the community. That's where we come in. Steffens Law Office has pledged volunteer time and our own money in donations.

But we're also matching contributions by our clients of up to \$1,500. That means for every dollar you donate, we'll donate a dollar as well (up to \$1,500). There are several ways to contribute, including calling us, getting a pledge sheet from us or the library, going by the library in person, or donating online at [www.brokenbowllibrary.net](http://www.brokenbowllibrary.net). Just remember to write down our law office on the pledge sheet so we know how much to match!

*- Bill Steffens*

## A NOTE FROM BILL

*This year has been a busy one for our offices, and I want to take time to thank you for being part of that year. We're grateful for a great 2016, and we eagerly look forward to 2017. Enjoy this edition of the newsletter, and consider donating to the Broken Bow Library. Your gift will be tax deductible and will boost the building and renovation project. From all of us here at Steffens Law, merry Christmas, and happy New Year!*

# WANT TO BENEFIT YOUR HEALTH? *Be Grateful!*

Do you have an attitude of gratitude? Beyond letting people know you appreciate what you have, gratitude will do wonders for your own life. “Grateful people take better care of themselves and engage in more protective health behaviors,” says UC Davis psychologist Robert Emmons.

Who wouldn’t like to reduce stress? Being consciously grateful has that effect. Scientist Paul Mills says that grateful people feel more connected with themselves and their

environments. “That’s the opposite of what stress does,” he says.

Dr. Emmons from UC Davis knows why: “Feelings of thankfulness,” he says, “have tremendous positive value in helping people cope with daily problems, especially stress.”

Gratitude also has a profound effect on the body. A study by UC San Diego’s School of Medicine found that people who are grateful have healthier hearts — especially when they looked at rates of inflammation, plaque buildup, and

arrhythmia. Heart disease is a leading cause of mortality, which means gratitude might be a lifesaving attitude.

Furthermore, “There are some very interesting studies linking optimism to better immune function,” says Dr. Lisa Aspinwall, a psychologist at the University of Utah. These studies show higher white blood cell counts in people who demonstrate gratitude and optimism as compared to their more pessimistic peers.

How can you apply this to your own life? Gratitude is a hard thing to keep in mind, especially during tough times. Dr. Emmons recommends keeping a gratitude journal. He’s conducted studies that show these journals make people more likely to exercise regularly and have a positive outlook.

And take the time to thank other people frequently and sincerely. Did your co-worker take a big piece of a project for you? Let them know you appreciate it. By showing gratitude, you’re doing a favor for both of you. So make every day Thanksgiving, and be thankful and healthy all year long.



## INJURY CLIENT TESTIMONIALS



“My husband and I have had the pleasure of working with Bill and his great staff on more than one occasion. We’ve always found his legal advice, as well as his legal work, to be thorough, professional, and complete. Bill takes the time to explain options and provides the necessary information for clients to make informed decisions about what legal solutions will work and why.”

– Joan B.

“Our lawyer did a great job for us. We are happy with him. The cost was more than we thought, but after all, it was worth it. If you need a lawyer, call Steffens Law Office.”

– Bernie J.

“We just want to say, ‘Thank you, Bill!’ During a very difficult time, you provided us with excellent representation; that just means so much.”

– Teresa T.

# WHAT'S A GUN TRUST?

## *And Why Might You Need One?*

In our region, a gun trust is a valuable part of any firearm owner's estate plan — separate from their Will. That lets you give your guns to someone other than the primary successor to your estate. You can also put special provisions in place for the management of your firearms. And a separate Gun Trust can be scrutinized by a third party without revealing the rest of your estate plan.

You might want a Gun Trust to ensure your firearms are distributed legally and safely after your death. Even if you know who will get your guns, you don't know where they'll be living at the time of your death. Your trustee will make sure the beneficiary can legally own your firearms in their state of residence. The trustee will also make sure the heir will not receive firearms until they are mature and responsible enough to possess them.

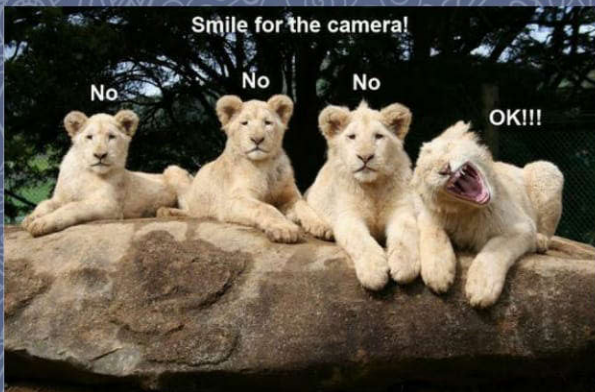
You may also want to protect your firearms from being claimed by third parties or the government after your death. For example, if your beneficiary owes debts, a Gun Trust will prevent them from receiving the firearms only to have them seized by their creditors. A Trust will also make sure the guns aren't given to someone who cannot legally possess them because of a Protection Order, or who will lose government benefits as a result.

Because the Trust owns the guns, the heir can still *use* them from time to time, but doesn't technically own them. This also safeguards against government seizure.

Whether you're trying to keep an heirloom bird gun in the family, or make sure your firearms go to a responsible person, a Gun Trust is a good idea. If you have more questions, don't hesitate — call up Steffens Law, and let us help you.



## Laugh Out Loud



## CHEESY HAM AND POTATO BREAKFAST CASSEROLE

*That Christmas ham was delicious, but what to do with the leftovers? Try this favorite brunch item with a side of toast and fresh orange juice.*

### INGREDIENTS

- 1 (32 ounce) package frozen hash brown potatoes
- 8 ounces cooked ham, diced
- 2 (10 ounce) cans condensed cream of potato soup



- 1 (16 ounce) container sour cream
- 2 cups shredded sharp cheddar cheese
- 1 ½ cups grated Parmesan cheese

### INSTRUCTIONS

1. Preheat oven to 375 F. Lightly grease a 9x13-inch baking dish.
2. In a large bowl, mix hash browns, ham, cream of potato soup, sour cream, and cheddar cheese. Spread evenly into prepared dish. Sprinkle with Parmesan cheese.
3. Bake 1 hour in the preheated oven, or until bubbly and lightly brown. Serve immediately.

*Recipe inspired by allrecipes.com.*

## Inside

- 1 STILL TIME TO HELP
- 2 GRATITUDE IS A HEALTHY ATTITUDE  
CLIENT TESTIMONIALS
- 3 WHAT'S A GUN TRUST?  
TAKE A BREAK  
CHEESY HAM AND POTATO  
BREAKFAST CASSEROLE
- 4 ONLINE COURSES TO  
FURTHER YOUR CAREER

## ONLINE COURSES TO FURTHER YOUR CAREER

If you're looking to progress in your career, you should be prepared to *never* stop learning. Fortunately, the education you need is a lot more affordable and accessible than ever before. Once you've earned an undergraduate or graduate degree, most employers generally only care about your practical skills and experience — and you can improve both with self-directed education.

The easiest way is with MOOCs, or massive open online courses. You can find them on sites like Coursera or on a dedicated page of a school's website. For these courses, traditional colleges and universities like Harvard, Stanford, MIT, and Yale record a semester's worth of lectures or make current lectures available to the world, often making notes and assignments available to the general public, and sometimes even grading your work.

You can follow along in the comfort of your own home or office, at your own pace, for free or cheap.

Some of the hottest job skills right now include ...

- Data analysis
- Search engine optimization
- Software development
- Financial analysis
- Strategic project management

But if none of these skills seem like they're up your alley, don't worry! There are always new skills and certifications in every industry that you can learn to make yourself more marketable. And you don't

have to rely on MOOCs, either. There's training through online platforms like Lynda or Udemy that can teach you about everything under the sun. Lynda lets you learn as much as you want for a monthly subscription, and Udemy lets you buy the courses that interest you a la carte.

All you need now to learn anything you want is an internet connection — and maybe a little bit of spare cash, depending on the course. The world is at your fingertips, so go online and get it!

