

NEWS

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STEFFENS LAW OFFICE, P.C.

A NOTE FROM BILL

As everybody who attended our Estate Planning Seminar in February at the Cobblestone Hotel knows, it was standing-room only! We had about 25 percent more people this time around than ever before, and I want to thank all of you who attended. We were able to help many of you with issues that you've been worried about for too long.

We also answered a lot of great questions, and we're looking forward to working with many of you in the future! Knowing that there's this kind of interest is really great — it means we'll do events like this again, helping people plan their estates and get the legal services they need. I hope to hear from all of you this month, but until then, please enjoy this edition of our newsletter. We highlight the Broken Bow Library, a cause near to all of our hearts.

A WORTHY EFFORT

How A Community Project Came Together

When I agreed to chair the Donor's Committee for the Broken Bow Library expansion, I didn't know where it would take me. But I did know that I'd never worked on a project this size before, and I was excited — and a little nervous — about what the future might hold. I knew that we all wanted a bigger, better library. But could we really raise \$1.8 million? Was I biting off more than I could chew?

I won't lie to you: It really was a challenge. Figuring out funding is just one part of the puzzle. We had to spread awareness of the project, talk to the press, organize events, and find a place for the library to relocate while the renovation was happening. It was quite a list! And that's not to mention the other work I've been doing to secure State Tax Credits for donors who qualify.

But what an experience! Not only has it been very fulfilling personally, this project has brought me closer to my community. I have made so many friends in the last two years that I wouldn't have known

otherwise, and we all feel a little more connected to Broken Bow than we did before. In the last couple of months the project has really come together, and I'm happy to report that we can see the finish line. We got a great bid from a good builder, the library has moved to a temporary location, and groundbreaking for the new addition has taken place.

Our office has matched \$2,500 worth of donations from clients, and for that I thank you. The next part of the process is going around town and drumming up monthly sponsors from local businesses. The temporary library is going to cost about \$1,500 in rent and utilities while the old one is expanded and remodeled, so that's the next funding goal.

I am confident we'll meet that goal. This project has brought me into contact with some of the most creative people I've ever worked with. With friends like that — and a community like ours — not much stands in our way.

- Bill Steffens

HOW DOES YOUR GARDEN GROW?

Planting Produce as a Family

As Spring arrives after the long winter months, families are itching to spend some time in the sunshine. One great way to take advantage of the warm weather that will reap rewards all year long is to plant a family garden.

No matter where you live, there is a way to get your children excited about gardening. If you



are tight on space, consider containers. Give each child one, and they'll have their own plot of dirt for raising a few crops they can take pride in. The next step is to select the foods and flowers. Choose some plants that flourish quickly, like carrots, and others that grow huge, like sunflowers.

As the crops come in, you'll be shocked by how excited your kids are to eat their vegetables. Engaging in the process of planting and growing food makes children more eager to consume it. When you have a big harvest, host a family dinner featuring ingredients grown by everyone, a feast that celebrates each person's hard work and diligence. These meals can be a meaningful bonding experience and a way to discover new flavors.

In addition to being delicious, fruits and veggies are packed with nutritional benefits. According to Harvard's T.H. Chan School of Public Health, "A diet rich in vegetables and fruits can lower blood pressure, reduce the risk of heart disease and stroke, prevent certain types of cancer, lower the risk of eye and digestive problems, and have a positive effect upon blood sugar." Who wouldn't want that for their family?

If you're looking to turn your picky eaters into veggie-lovers, all while getting out for some time in the sun, try gardening. Planting a garden this spring may just cultivate benefits for your family for years to come.

INJURY CLIENT TESTIMONIALS

"Steffens Law Office has been amazing since day one of my accident. Everyone has made me feel like I mattered. Bill and his staff are so personable, and they didn't make me feel like a number. They always went above and beyond to help with any question and made sure I had the answers I needed."

– Pamela, Kearney, Nebraska

"We are very satisfied with the service and people at Steffens Law Office. They have all been very



helpful, thorough, friendly, and courteous! Thank you all for your help!"

– Richard, Indianola, Nebraska

"I think you did a great job! I will call you if I ever need an attorney in the future. I will gladly recommend you to my friends and family as well. Thank you, Bill!"

– Alice, Norton, Kansas

LET YOUR WISHES BE DONE

An HCPOA Gives You Control, Even on Life Support

What would happen if you were on Life Support, unable to make medical decisions for yourself? If you have an HCPOA, your wishes will be done. If you don't, the medical staff will keep you "alive" as long as possible — even if that's not what you want.

HCPOA is the common acronym for Health Care Power of Attorney. This document allows you to outline your medical wishes and appoint another person to make sure those wishes are enforced in the event that you are incompetent or unable to make your own health

care decisions. A HCPOA is a separate document in your estate planning portfolio. Your Will and/or Trust will not cover this eventuality.

Suppose you endure a severe, disabling brain injury in an auto accident, or suffer a prolonged stroke, which renders you comatose. Without a Health Care Power of Attorney, the treating medical staff will be duty-bound to make every effort to keep you "alive." This kind of treatment doesn't come cheap, and in many cases, it would be rejected if you had any say in the matter. Your

HCPOA allows you to have a say; without one, there is nobody with authority to say, "Stop these extraordinary measures."

HCPOAs aren't complicated or expensive to prepare. In addition, The American Bar Association has a guide entitled "Personal Priorities and Spiritual Values Important to Your Medical Decisions" and another titled "Are Some Conditions Worse Than Death?" If you would like either of these guides referred to above, or would simply like to further discuss a HCPOA, please contact us.

Laugh Out Loud



MARVELOUS MACARONI SALAD

Spring is here and summer is on its way, which means picnic season has sprung. Enjoy this incredible pasta salad recipe with friends, or steal it all for yourself. (We won't tell!)



INGREDIENTS

Dressing

- 1 cup mayonnaise
- 2 tablespoons vinegar
- 1 tablespoon mustard
- 1 teaspoon sugar
- 1 teaspoon salt
- ¼ teaspoon pepper

INSTRUCTIONS

1. Mix together dressing ingredients.
2. Mix together salad ingredients.
3. Mix dressing and salad together. Chill before serving.
4. Enjoy!

Salad

- ½ pound macaroni, cooked, drained, and cooled
- 1 cup sliced celery
- ½ cup chopped green pepper
- ½ cup chopped red pepper
- ½ cup chopped green onion

Recipe inspired by Food.com.

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CAFFEINE AND SLEEP *Is Caffeine Stealing Your Sleep?*

Sleep is essential, and one-third of us don't get enough. According to the National Sleep Foundation, adults need between seven and nine hours of sleep per night. Is that afternoon cup of coffee to blame for your sleeping struggles?

Why is sleep important?

The body repairs and rejuvenates itself during sleep. Getting enough sleep positively affects your health, while not getting enough is detrimental. Lack of sleep is linked to obesity, high blood pressure, and stress. Sleep is also fundamental in retaining information, because the brain forms new pathways at night.

How caffeine hinders sleep

Caffeine blocks adenosine, a neurotransmitter that tells you to rest, from getting to its receptor. If caffeine is consumed too close to bedtime, your body's circadian rhythm may be thrown off. Researchers from the MRC Laboratory of Molecular Biology found that when study participants were given 200 mg of caffeine three hours before bed, the caffeine delayed their circadian sleep pattern by 40 minutes!

Keep caffeine from stealing your sleep

Fortunately, there are ways to drink caffeine and still get the

shut-eye you need. First, avoid caffeine during the afternoon. If you normally go to bed around 10 p.m., it's recommended that you avoid caffeine after noon. Because caffeine has a half-life of 5.7 hours, if you drink 200 mg of caffeine at noon, you'll still have 50 mg of caffeine in your system at bedtime. Second, know your body. Most have a limit of 300–400 mg of caffeine per day, which is the equivalent of three to four 8-ounce cups of coffee. Third, don't drink caffeine when you first wake up. While most run for coffee first thing, caffeine works best when consumed 1–2 hours after waking.