

(308) 872-8327 www.SteffensLaw.com PO Box 363 Carnegie Prof. Bldg. Broken Bow, NE 68822

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# **Reduce Climate Anxiety**

With 'How to Save a Planet'

If you're stuck in a cycle of worrying about the planet after a rough year of floods, fires, and hurricanes, we don't blame you. Most of us have seen that 2022 was full of climate craziness, and constantly dealing with these disasters can leave us feeling overwhelmed and exhausted. Knowing where to start when tackling the issues our planet faces can be challenging, and this uncertainty leaves many people feeling more depressed than determined.

But that is all about to change with the help of "How to Save a Planet," a Spotify original podcast that shares good news on ecofriendly trends. Join Alex Blumberg and "a crew of climate nerds" (their words, not ours) as they strive to bring you the positives of our planet, along with real changes you can make in your life that will help move our climate in the right direction.

To show you what we mean, we'll share some things "How to Save a Planet" says you can do to be a climate warrior.

Make a Venn diagram to find your climate change superpower! On a piece of paper, draw three circles that overlap in the middle. Each circle will have its own title, and they are "What brings you joy?" "What work needs doing?" and "What are you good at?" Find similarities between all three, and write them in the middle. That piece between all three circles is what you can do for the climate.

You might want to try a fashion detox. This challenge asks participants to avoid buying any new clothes for 10 weeks and to use that time to reflect on sustainability. The goal is to take a moment and understand the impact of clothing on the planet.

Get in touch with your local meteorologist. If you watch the local news and the meteorologist talks about climate change, send them an email or message on social media to let them know you noticed it, appreciate it, and want them to keep it up.

"How to Save a Planet" has many more tips where those came from, and after listening, you won't feel helpless you'll be motivated to make a change. So head on over to Spotify, press play, and get started.





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# **Estate Planning for Your Pets**

4 Things You Should Consider

Much of estate planning involves answering uncomfortable questions. When you're young, the questions usually start with, "What if?" When you're older, those same questions begin with "When?" Either way, grappling with a guestion like, "Who will take care of Fido when I can't?" is not an easy one.

If you think you'll never face this issue, ask the same question about your parents' pet(s), your grandparents' animals, or even a pet that might belong to a sibling or a close friend. Because for every pet, there's an owner with some degree of affection for that animal — they may even feel like family. My wife, Cory, and I fit into this category, and we've spent some time thinking and talking about it. I believe a lot of us out there feel the same way. The American Pet Products Association even estimated that pet owners spent \$123.6 billion on their pets in 2021. We certainly contributed to that figure!

So, how do you resolve this prickly problem? I say "prickly" because the answer requires someone, or some entity, to give your pet the same kind of care and affection it has become accustomed to — which requires money! Here are the basics you'll need to keep in mind.

#### 1. Create a Will or a Trust.

To lock in the terms of properly caring for your pet, you really need one of these two estate planning essentials. If you don't have either one, this issue (and others like it) might prompt you to get one. As legal instruments go, you'll find they are relatively inexpensive, considering their value and importance. Many law firms, including ours, have an all-inclusive price for your Will or Trust, powers of attorney (both personal property and health care), as well as a record-keeping system.

### 2. Name a caregiver/trustee.

Someone, or an entity, will need to be placed in charge of caring for your pet. This person or company should be trustworthy and understand the importance of caring for your pet in the manner it is accustomed to. They could be a family member, friend, or



organization. But you should review the responsibility with them before appointing them in your estate planning documents.

#### 3. Provide funding for care.

You shouldn't expect your caregiver to remain passionate about caring for your "fur-baby" over the long term without some financial help. Our dog, Izzy, whose picture appears in this article, has become quite expensive. Between her medications for allergies, special foods required by her diet, and health insurance, it's a lot! (Yes, I admit it. We spend our hard-earned money on pet health insurance, but it's saved us thousands of dollars). Even if your pet has no health problems and is happy with a simple diet, that will most likely change as they grow older and their needs become more expensive. That being said, you should leave some money to provide for their care.

#### 4. Designate a place for residual funds.

Finally, you should consider what will happen to the remaining funds if money is left over in the caregiver account after your pet dies. You might want those funds to go to the pet's caregiver or to a charitable organization. The choice is yours, but a decision should be made to resolve this issue.

If you're the "do-it-yourself" type, the American Society for the Prevention of Cruelty to Animals (ASPCA) has a free pet planning packet you can order online (although it will come to you in the mail 4-6 weeks later). While it's a thorough guide, it's not free — a donation is required.

I come from a long line of animal lovers (most of our pets have been dogs of varying breeds, sometimes mixed). My mother kept the ashes of one of her favorite dogs for years. So, if you're a like-minded pet lover, take a little time now to plan for your pet's future. My mother would be proud of you.

-Bill Steffens

# **Providing Rides and Saving Lives**

### Meet an Uber Driver Turned Hometown Hero

We all like to imagine we would do whatever it takes to help others if we witnessed a tragedy, such as a house fire or car accident. We see it all the time when watching our favorite shows and movies, but these random heroic acts rarely happen in real life. When they do, they're awe-inspiring. One New York City man was faced with one of these harrowing situations and showed tremendous courage when he helped save lives, all while on the clock.

Fritz Sam works as an Uber driver in New York City. He had just picked up a passenger and was taking her to LaGuardia Airport when he noticed a hectic scene in a Brooklyn neighborhood. He soon saw flames and dark smoke emerging from a second-story window of an apartment building. He asked his passenger if he could pull over to offer help.

He approached a group of bystanders, yelling for people to get out of the residence. As people fled the building, Sam asked if everyone was out. Someone said there were still people inside. Without hesitation, Sam ran through the building and found a woman who was hesitant about leaving. He convinced her to go and brought her to safety, and then he returned to help another man get out of the building.

Once he saw firefighters on the scene, Sam returned to his vehicle and proceeded to drop his passenger off at the airport. She still made her flight, even with their impromptu stop.

In a statement to "TODAY," Uber said, "We're incredibly grateful to have such a heroic and thoughtful member of our community in Fritz. He went above and beyond to keep his neighbors in New York safe — and still managed to get his rider to the airport on time."

When talking to "TODAY," Sam stated, "You'd be surprised what little things we do that can be impactful. Because, trust me, those little things are going to make a big difference for somebody." It's safe to say that very few people consider Sam's actions a "little thing." He acted heroically and is an inspiration to many.

## Celebrity Lawsuit Calls TikTok 'Breeding Ground for Scams'

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### Are the Ads You See Real or Fake?

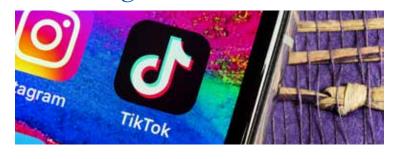
Imagine you're scrolling through your social media feed when an ad pops up starring one of your favorite celebrities. Maybe it's quarterback Tom Brady talking about his favorite brand of beer or actress Julia Roberts showing off her new shoes.

You're intrigued enough to buy the product. But when it arrives, your jaw drops. This isn't the hottest new luxury item! It's just a cheap knockoff of Budweiser or Jimmy Choo. How would you feel about your celebrity "friend"?

According to Page Six, this exact situation happened to fans of "Real Housewives of New York City" actress and Skinnygirl founder Bethenny Frankel. A scam artist stole clips of her promoting a designer product and edited them, making it appear as if she were selling knockoff cardigans.

Frankel posted her own video decrying the scammer, only to watch TikTok remove it for "abusive content." In a last-ditch attempt to protect her reputation, she sued the platform for failing to protect her reputation and allowing users to post fake ads, calling it "a breeding ground for scams."

If you use TikTok, Instagram, or Facebook, Frankel's story should serve as a warning: The ads you see sliding by on your smartphone screen may not be legitimate. To protect yourself from scammers, take these three steps.



- 1. Go to the source for celebrity endorsements. Visit the celebrity's official social media page and/or website. Any products they're advertising should be visible there.
- 2. Avoid in-app purchases. It's easy to buy products on Instagram with a single click but should you? To avoid scams, leave the app and visit the company's official website to ensure you're purchasing the real thing.
- 3. Look for signs of photoshopping, editing, and manipulation. Does the celebrity's face look tacked onto another person's body, or does their phrasing sound broken and clipped together? Is the celebrity sponsoring the ad, or is the brand just using their name (perhaps misspelled) for cachet? Look for these signs before you buy.

Ultimately, when buying online, just remember to think before you click. Skepticism is a TikTok user's best friend.

## TAKE A **BREAK**







### **Ingredients**

- 3 tsp olive oil, divided
- 4 salmon fillets (6 oz each)
- 1 1/2 tsp reducedsodium seafood seasoning
- 1/4 tsp pepper
- 1 garlic clove, sliced
- Dash of crushed red pepper flakes
- 10 cups fresh baby spinach (about 10 oz)
- 6 small tomatoes, cut into 1/2-inch pieces
- 1/2 cup balsamic vinegar

### **Directions**

- Preheat air fryer to 450 F. Rub 1 tsp oil over both sides of salmon, then sprinkle with seafood seasoning and pepper. In a greased air fryer basket, place salmon.
- 2. Cook about 10–12 minutes until fish flakes easily.
- 3. In a 6-quart stockpot, place remaining oil, garlic, and pepper flakes. Heat over medium-low heat for 3-4 minutes. Increase heat to medium-high. Add spinach and cook until wilted. Stir in tomatoes; heat through.
- 4. In a small saucepan, bring vinegar to a boil. Cook until vinegar is reduced by half, then remove from heat.
- 5. Arrange spinach on serving dish. Place salmon over spinach mixture and drizzle with balsamic glaze.



In 2021, 1 in 7 Americans participated in "Dry January" — a month without alcohol. The concept of Dry January isn't new, but since its conception in England in 2012, it has taken hold worldwide. If you're one of the millions of people pouring out your booze after a holiday of overindulging, use these five tips to stay on track until Jan. 31 and beyond.

- 1. Download the 'Try Dry' app. Yes, there is an app for that! "Try Dry" is the official Dry January app, created by Alcohol Change UK. Users can map their Dry January successes on a calendar, watch their "dry streak" climb, and calculate the money and calories they've saved by avoiding alcohol. The app is available for both Apple and Android devices.
- 2. Look for a kava bar near you. These outposts sell nonalcoholic drinks made from the root of kava plants that helps imbibers relax without the negative side effects of booze. If you're worried about missing out on socializing with friends, a kava bar could be a good alternative to your local watering hole. Kava bars are trending nationwide right now, so check Google to see if one is open in your city.
- 3. Master the mocktail. Kava isn't your only nonalcoholic beverage alternative. If you find yourself missing fancy cocktails, check websites like FoodNetwork.com, BonAppetit.com, and TownAndCountryMag.com for delicious mocktail recipes like Bobby Flay's Chocolate Martini Mocktail, which is a booze-free mudslide. Then, invite your friends over to raise a glass. Throw in board games and food, and they won't even miss the alcohol.
- 4. Scare yourself with the data. Plenty of studies out there warn about the negative side effects of drinking alcohol, including a recent study from The Lancet that found drinking reduces your lifespan. When you feel your resolve slipping, turn to the facts for reassurance you're on the right path.
- **5. Partner with a friend.** If you want to make a batch of mocktails or bemoan skipping your after-dinner gin and tonic, it helps to have a friend by your side! Find someone to join your Dry January crusade so you can keep each other on the right path.

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