

(308) 872-8327 www.SteffensLaw.com PO Box 363 Carnegie Prof. Bldg. Broken Bow, NE 68822 PRST STD US POSTAGE PAID BOISE, ID PERMIT 411

INSIDE THIS ISSUE

- Embrace the Sun and Get Outdoors!
- The Difference Between Living Wills and Advance Directives
 Should You Buy a House Right Now?
- Grilled Steak Salad With Peaches
 Gentle Documentary Inspires Hope
- A Comedian's Heartwarming Will

Comedian Jack Benny Made a Romantic Request How He Ensured His Wife's Happiness

The idea of creating a will can seem grim for many. We don't want to ponder our passing and the effect it will have on our loved ones. Our distaste for estate planning is evident, too — only 33% of U.S. adults have a will. Yet, what if we saw estate planning as an opportunity to send a final affectionate message after our departure?

That's exactly what Jack Benny, an iconic radio and television comedian, did for his wife after he passed away. Both starred in the quintessential radio program "The Jack Benny Program" from 1932 to 1965, and the couple was known for their comical disputes and banter. However, his wife, Mary Livingstone, would later confirm that her kind husband was far different from the penny-pinching naysayer he played in his show.

For decades, the duo became a must-listen act on countless home radios. Sadly, Benny passed away in 1974 at the age of 80. While his wife was mourning the loss of her husband, she was shocked to discover one final romantic gesture from Benny. Livingstone shared the loving gift with the world in a magazine article dedicated to his life and legacy.

"Every day since Jack has gone, the florist has delivered one longstemmed red rose to my home," Mary Livingstone wrote. "I learned Jack actually had included a provision for the flowers in his will. One red rose to be delivered to me every day for the rest of my life."



Rain or shine, Livingstone was delivered a red rose sent from her late husband until her death nine vears later. The loving husband and famous entertainer proves that wills don't have to be daunting documents; they can be one last way to leave a kind gesture behind. You could also shock your family by leaving your estate to your favorite furry friend! Whatever route you take, a will is sure to maintain your spirit and estate.



Broken Bow: (308) 872-8327 Kearney: (308) 767-2650 Grand Island: (308) 767-2695 North Platte: (308) 221-6204 Lincoln: (308) 767-2061 Omaha: (402) 401-2864

July 2023

EMBRACE YOUR INNER WILD CHILD

Get Everyone Outdoors for Family Bonding Time

In the dead heat of summer, the air conditioning is so inviting, so it can be tough to get the kids or grandkids outside — and while we are being honest, it can be tough to get ourselves outdoors, too! We all know how important it is for our youth to have less screen time and more outdoor time, but it's easier said than done in today's world of busy schedules and urban living. Here are some tips to get the whole family outside more this summer!

Know before you go.

Before heading outside, do some research and planning! The goal is for everyone to enjoy their time outdoors together, and poor planning can sometimes lead to small disasters. Look up some nearby parks, hiking trails, biking areas, campgrounds, and sports complexes. If you live near a beach or lake, check out reviews on the area to help you pinpoint where to go, what time to visit, and what to prepare for.

Preparation is key.

If you're planning a trip to the zoo or park, ensure the entire family is dressed appropriately and comfortably. If the beach is your destination of choice, you won't want to forget the sunscreen and towels. If you plan an afternoon at the batting cages, closed-



toe shoes and a hat are necessary. No matter where you go, prepare carefully and bring some essential items, including snacks, water, hats, bug repellent, and proper footwear.

Pencil it in.

This may sound funny, but it works! In today's busy world, finding the time to get outside and relax, exercise, or play can be tricky. To reduce anxiety or scheduling conflicts, block out time on your calendar for "outdoor family time." Both you and your family will be glad you did! After all, we all know that sometimes, if it doesn't make it on the calendar, it probably won't happen!

Watch the weather.

You don't need to check the weather channel all hours of the day to keep an eye on the weather! Check the weather the day before your outdoor activity plans and once before heading out the door to make sure weather surprises aren't heading your way to crash the party! The last thing you want is to get rained out during your picnic or hike!

Embrace your backyard.

Getting outdoors doesn't have to mean an extravagant trip to the lake, park, zoo, ballfield, or farmers market. Likewise, you don't have to lug a wagon to the beach or pack everyone in the car for an hourlong commute to the nearest trailhead. Your own backyard contains more than enough for the whole family to do and explore. Gardening, sports, picnics, and cloud-watching are just a few things your backyard can offer for fun activities to explore under the sun!

Getting outdoors with your family promotes bonding, learning, and joy — it taps into discovery and imagination. This summer, take advantage of the beautiful weather and enjoy some vitamin D with those who matter most — you won't regret it!

-Bill Steffens

4 | (308) 872-8327 Published by Newsletter Pro • www.newsletterpro.com Published by Newsletterpro.com Published By Newsletter Pro • www.newsletterpro.com Published By Newsletterpro.com Published By N

AN ESTATE PLANNING MUST

Why Everyone Needs Advance Directives

When discussing estate planning, we often think about wills and the disbursement of our belongings after we pass. Yet, there's plenty to organize, protect, and ensure when we are still alive. One aspect of estate planning we often overlook are advance health care directives, including living wills.

Advance directives are a wide category of written instructions covering your health care wishes, and a living will is considered a type of advance directive. If you find yourself severely ill or injured, advance directives help you express your health care preferences if you cannot communicate.

What is a living will?

While a living will is within the advance directive category, it specifically determines your wishes if you become terminally ill. Not everyone has the same wishes when it comes to end-of-life care, so your living will communicates what medical procedures you would or would not want to undergo if you were either terminally ill or in a coma.

Some individuals may only want their life prolonged for a certain amount of time for personal or religious reasons, or not at all. A living will helps the medical staff and family follow those wishes.

Different Types of Advance Directives

Since it's a broad category, not all advance directives are limited to terminal illnesses. Various forms of advance directives aim to help

loved ones from having to make stressful medical decisions that may or may not be wanted by the patient. Some forms



- Medical Orders: Orders created by a medical professional with their patient's wishes that are shared with other medical professionals. For example, it could detail a do-not-resuscitate (DNR) order.
- Psychiatric or Mental Health Directive: A document created by a person with mental illness that details their health care wishes before a possible mental health crisis, when they may not be able to make decisions

When it comes to advance directives, every adult should consider establishing their wishes as soon as they can. No one knows what the future holds, and it's best to arrange your health care wishes before it's too late.

of advance directives include:

Ingredients

- 1 lb skirt steak, fat trimmed
- 1/4 cup balsamic vinegar
- 1 clove garlic, minced
- 1 tbsp light brown sugar
- 1 tbsp vegetable oil
- Kosher salt

Black pepper

GRILLED STEAK SALAD WITH PEACHES

- 1/4 cup extra-virgin olive oil
- 1 large lemon, juiced
- 6 cups baby arugula
- 2 ripe peaches, thinly sliced
- 1/3 cup crumbled blue cheese or feta

Directions

- 1. In a large resealable plastic bag or baking dish, combine steak, vinegar, garlic, and brown sugar. Marinate 20 minutes at room temperature.
- 2. Remove steak from marinade, coat with vegetable oil, and season
- 3. On a grill or pan set to high heat, cook steak until desired doneness. Rest 5-10 minutes, then thinly slice against the grain.
- 4. In a small bowl, whisk olive oil and lemon juice to make dressing. Season with salt and pepper.
- 5. In a large serving bowl, add arugula, peaches, blue cheese or feta, and steak. Drizzle with dressing and gently toss.

- generously with salt and pepper.

To Buy or Not to Buy a House

Market Aside, Are You Ready?

You're probably hearing conflicting advice when it comes to home buying. While some say a recession is inevitable, others highlight the lowest selling prices in years. However, you should consider the current market conditions as context rather than deciding factors when buying a home. Whether or not the time is right to buy a home depends on your personal and financial circumstances.

Real estate market aside, the more important question is this: Are you ready to buy a house right now?



Assess your finances.

Potential homebuyers should be aware of the roadblocks before making any significant decisions. You'll need to be entirely sure that your funds are ready to take the hit of both a down payment and a mortgage. Consider your credit, savings, and debt when determining your monetary readiness.

These three financial aspects decide whether you'll qualify for a mortgage. For example, those with credit scores lower than 600 will have slimmer chances and higher prices. Meanwhile, your debts can also hinder your ability to qualify for a mortgage if they're disproportionate to your income.

As for your savings, you will need enough money for the down payment, moving costs, as well as possible expenses associated with owning a home. Everything your previous landlord took care of will now be your responsibility. Even new homes have surprise repairs that will come out of your pocket.

If you feel financially comfortable to undergo the hurdles ahead (with a stellar credit score to match), you should be ready to start looking for a home!

Consider some reasons to hold off on buying.

While there are plenty of reasons why you should buy a home, there are also countless reasons why now might not be the right time for you. Look at your personal and financial situation and ask yourself:

- Is your job secure? Have there been recent layoffs in your company?
- Are you feeling pressured by family
- Do your finances need some TLC?
- Are you ready to put down your roots?

These are just a few issues that can cause a disaster in the home-buying process. You will need to assess your situation and be honest about why you need to buy a home and if you're financially prepared.

TAKE A BREAK



Barbecue Concert **Fishing** Fourth Independence Larkspur Park Pool Shade Stargazing Travel Vacation

LEARN LIFE LESSONS WITH MR. BACHMANN

The Journey of a German Classroom

The documentary "Mr. Bachmann and His Class" shows how a small-town German teacher helps his diverse students feel at home. This heartfelt documentary even won several awards, including the Silver Bear, at the Berlin International Film Festival because of its simple, uplifting message.

In the film, the rural town of Stadtallendorf has a history of employing migrant workers dating back to World War II. Despite having many immigrants in the city, Stadtallendorf has a history of excluding non-German residents. This divide is an issue that weighs heavily on students.

In a classroom of 12–13-year-old students from different countries, Dieter Bachmann uses his authentic positivity to help each student become confident about their own potential. In one scene, after returning graded assignments to his students, he reassures those who scored lower by saying, "These grades do not reflect who you are."

This isn't to say that Mr. Bachmann was easy on his class. In one pivotal moment, the teacher reprimands a student for acting unkind to a classmate. When the student provides a halfhearted excuse, Bachmann replies, "I don't really believe that, but I'll treat it as though it were sincere." The student can clearly feel the teacher's disappointment despite no obvious scolding or berating. Mr. Bachmann guides his students with a genuine heart and a steady hand.

The affectionate film immerses the viewers in Bachmann's classroom to witness the evolution of the students. Whether watching those who decide to spend their lunch hour with him in his classroom and others who share their most vulnerable feelings, viewers realize that all of these students needed an educator who showed sympathy and kindness.

"Mr. Bachmann and His Class" follows the magnetic bunch until retirement. While there are plenty of films about heroic teachers, this gentle documentary reveals more about how all it takes is genuine interest and effort to change students' lives.



2 | (308) 872-8327 Published by Newsletter Pro • www.newsletterpro.com Published by Newsletter Pro • www.newsletterpro.com www.SteffensLaw.com | 3