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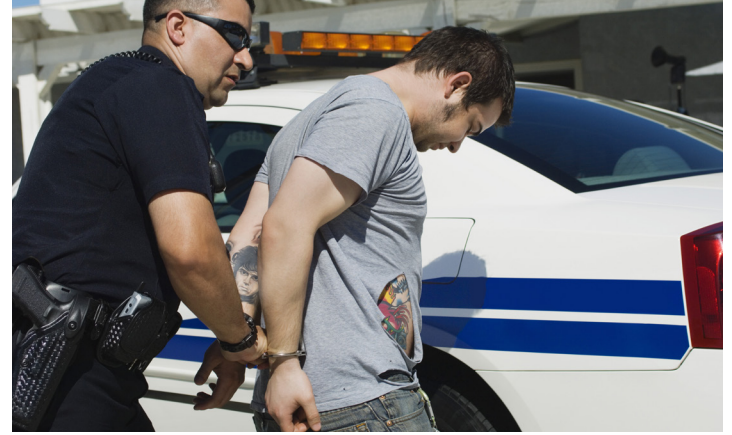
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You Have the Right to ... What Now? Understanding and Using Your Miranda Rights

If you watch a lot of procedural dramas on television, you can probably recite your Miranda rights by heart:

You have the right to remain silent. Anything you say can and will be used against you in a court of law. You have the right to an attorney. If you cannot afford an attorney, one will be provided for you.



But why are these words so ubiquitous? What do they mean in the real world? And do you really need to worry about your rights if you haven't committed a crime?

Miranda rights originated in 1966 through the Supreme Court case *Miranda v. Arizona*. Police arrested Ernesto Miranda on kidnapping charges, and after two hours of questioning, he eventually confessed to the crime. His attorneys argued that Miranda did not understand his rights at the time of the confession, so the courts should disregard it as evidence of his guilt. The Supreme Court agreed, saying that one cannot sign away their rights without first understanding them.

The right to remain silent originates from the Fifth Amendment right to not self-incriminate. In this context, "staying silent" means not answering questions from the police. Though experts recommend silence from the beginning, a person can invoke their rights partway through an interrogation. The right to an attorney means you do not have to go through questioning,

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How to Protect Yourself With Car Insurance

We don't sell auto insurance, but we've learned a lot about it by specializing in car accident injuries for the last 20 years. Mostly, that there are many misconceptions about coverage, and every year, injury victims are shocked to discover how little insurance money is available for them.



How does this happen? Well, for example, let's say you're seriously injured by a negligent driver. You require hospitalization, surgery, and follow-up therapy. You also lose time at work and are never quite the same physically again. So, you go after the other driver for compensation from their automobile insurance carrier — only to find they carry the minimum liability coverage (\$25,000). Then, you check your underinsured motorist coverage (UIM) only to find your coverage is the minimum — \$25,000. So, the maximum insurance compensation available to you is only \$50,000, a fraction of what you need just to cover your medical bills!

So, what went wrong? For starters, let's review some basic terminology:

Liability Insurance — protects your assets if you cause an accident and hurt someone. Your insurance could pay the person you injured up to the limits of this coverage. Nebraska requires a minimum of \$25,000 in liability coverage.

Uninsured Motorist Coverage (UM) — protects you against the driver with no insurance. Your insurance could pay your damages (medical expenses, pain-and-suffering, wage loss, etc.) up to the limits of your UM coverage.

Underinsured Motorist Coverage (UIM) — protects you against an underinsured driver who doesn't have sufficient liability coverage to pay for your injuries (see the above example). Here again, your insurance company can only pay you up to the limits of this coverage. Nebraska only requires a minimum of \$25,000 UM and UIM insurance.

The pity of all this is that **often the most negligent drivers are the same drivers who carry very little liability insurance, or worse yet, none!**

Many believe that in these situations, they will simply sue the negligent driver to collect. Unfortunately, that rarely fixes the problem. Because the same type of individual who carries little or no insurance on their vehicle seldom has any assets to go after (they have nothing to lose). So, even if you get a large judgment against such a driver, they will simply file bankruptcy, discharge the debt, and leave you holding the bag.

So, how do you protect yourself? Simple: Buy more UIM auto insurance! I suggest **at least a minimum of \$250,000 of UIM coverage**. Thankfully, 10 times the minimum insurance coverage will not cost you 10 times as much. This will vary, of course, but typically it amounts to the cost of two extra-large pizzas a month. It's a small price to pay for protection against negligent drivers who have little or no insurance.

We urge you to check over your auto insurance declaration page and see what your coverages amount to.

Don't get hurt twice in an auto accident — once by the negligent driver, and secondly, by your own lack of insurance coverage.

If you are unsure of your coverage and how it will affect your ability to pay your medical bills after an accident, contact your insurance company to review your coverage. If you've already been injured in an accident and need help, the staff and attorneys at Steffens Law Office are ready to assist you in getting the best settlement possible. **Call us today at (308) 872-8327** and we will help you get the compensation you deserve!

- Bill Steffens

Spring Fever

Enjoy Warm Weather While Stuck Indoors

The weather is warming up, the sun is out — and you're trapped inside. Most of us have jobs that leave us stuck indoors during spring's prime midday hours, and it's easy to feel like you're missing out on the season's best parts.

Unfortunately, your boss probably won't give you the day off just because of the gorgeous weather. So, we've compiled the next best thing — some tips to enjoy the season as much as you can while also getting your job done.

Bring the outdoors in. When the weather is nice, open as many curtains and blinds as possible. The natural light will warm up the room and brighten your mood. While you're at it, try opening the windows and positioning yourself near one. If you can't be outside, the spring breeze on your face is the next best thing. Plants decrease stress, and having them on your desk might also trick your brain into feeling less cooped up.

Take a break. You've still got to work, but that doesn't mean you can't sneak in a few minutes outdoors. Use your break for an outdoor stroll; if possible, you can also walk or bike to work. At the very least, park farther away to give yourself time to enjoy the weather. Volunteer to do a coffee run, pick up lunch, or take out the mail — you'll be an office hero while catching some rays at the same time.

Try working outside. If your boss will allow it, there's probably some opportunity to do a bit of work outdoors. Meetings and conference calls might offer your best option. For in-person meetings, your coworkers will also likely relish a chance to take it outdoors. In the event of a conference call, you won't need to convince anyone else — grab your laptop and go! It's not the same as enjoying the weather while you're off the clock, but it's a lot better than being cooped up inside.

With any luck, these tips will help you make it to Friday with your sanity intact. And luckily, the weekend is always just around the corner.



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hearings, or a trial without representation — and if you cannot afford to hire an attorney, the court will provide you with a public defender.

Ironically, to invoke your right to remain silent, you have to talk — simply not speaking isn't considered sufficient. A person needs to say as clearly as possible that they are invoking their rights and want an attorney.

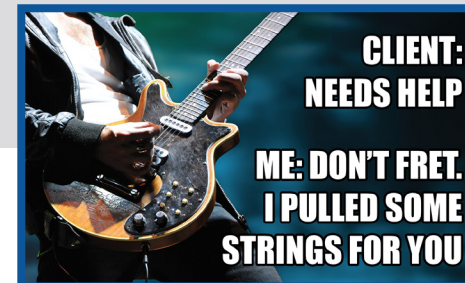
Many people waive their rights because they know they're not guilty — or they think that speaking with the police will make them look innocent. Criminal defense attorneys strongly advise against this. Body language, off-handed statements, or inconsistent recounting of events can be used as evidence of guilt. And sadly, many innocent people have been sentenced to time in prison.



Though film and TV scripts tend to use uniform wording, there's no required Miranda rights phrasing. Police only need to state the rights and ensure the suspect understands them. It's also notable that police only have to read Miranda rights when they arrest a suspect — and they can question someone without detaining them. Courts consider anything the suspect says when not under arrest to be of their own free will.

If you're ever arrested or questioned in connection with a crime, the best way to protect your rights is to invoke them right away. Hire an experienced criminal defense attorney or ask the court to appoint one for you. The lawyer will review your case, help you understand the charges, and provide expert guidance on your next steps. Don't feel bad about doing so — these rights are enshrined in the Constitution. They're just that important.

TAKE A *BREAK*



I DON'T WANT TO BE LIKE MIKE

Why One Man Sued Michael Jordan for \$832 Million



Many people have been told they have a passing resemblance to a celebrity, and they usually have a funny story or two. To Allen Ray Heckard, his celebrity look-alike was no laughing matter. In 2006, he sued Michael Jordan for looking too much like him and ruining his life.

The amount of the lawsuit was \$832 million, and Heckard not only sued Jordan but also Nike, reasoning that the company helped Jordan achieve his incredible fame. The complaint argued that the resemblance to Jordan "has troubled Heckard's nerves" and being stopped by fans caused him emotional distress for over 15 years. He requested damages for defamation, permanent injury, and pain and suffering.

For someone tired of being "recognized," Heckard didn't shy away from media coverage. When asked how he arrived at the astronomical \$832 million lawsuit figure, he gave this much-shared (yet difficult to parse) answer: "Well, you figure with my age, and you multiply that by seven and, ah, then I turn around and, ah, I figure that's what it all boils down to." When asked why he felt the resemblance to Jordan had affected his life so negatively, he could only answer, "I want to be recognized as me, just like Michael's recognized as Michael."

Funnily enough, most people didn't think Heckard and Jordan looked alike at all. While each had a bald head, mustache, and a gold earring, the similarities seemed to end there. Many news stories noted that, compared to Jordan, Heckard is 8 years older and 6 inches shorter.

One question reporters did not appear to ask was why Heckard felt that Jordan should be held personally liable for hundreds of millions of dollars simply for his natural appearance. Sadly, we will probably never know the answer because the case ended rather unceremoniously. After a few weeks, Heckard dropped the lawsuit. He never publicly shared why, but a Nike spokesperson was glad to speculate that Heckard "finally realized he would end up paying our court costs if the lawsuit went to trial."

In the end, many '90s kids would argue that Heckard was most guilty of looking a gift horse in the mouth. After all, there is no higher achievement than to "be like Mike."



EASY MARCH MADNESS CHILI

Cheer on your favorite team and chow down in minutes with this easy chili recipe!

Ingredients

- 2 lbs ground beef
- 2 16-oz cans diced tomatoes
- 2 tbsp chili powder
- 2 16-oz cans small red beans
- 1 tbsp Creole seasoning
- 2 8-oz cans tomato sauce
- 1 tsp ground cumin

Directions

1. In a deep pot, brown the beef, stirring often.
2. Once beef is cooked, add chili powder, Creole seasoning, and cumin, cooking for 1 minute.
3. Stir in diced tomatoes, beans, and tomato sauce and bring the mixture to a boil.
4. After the mixture boils, reduce the heat to low and let chili simmer for 15 minutes.
5. Serve with toppings of choice, like cheese, sour cream, or chives.

Inspired by MyRecipes.com