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# COMMON CAUSES OF TRAUMATIC BRAIN INJURIES (TBIS)

When athletes collide on the football field, in the boxing ring, or the hockey rink, the force of impact can sometimes result in a concussion or other serious brain injury. Despite wearing a helmet and pads, when football players butt heads at high speeds, one or more of those involved may come out of it concussed, disoriented, and in need of immediate aid. Even when athletes take steps to prevent head injuries, they can and do happen.

While professional athletes are leagues faster than the average person, they do not pack anywhere near the horsepower or weight of impact of a motor vehicle. When people get in serious car collisions — especially when someone is operating their vehicle negligently — victims can often suffer from traumatic brain injuries or TBIs. When people get behind the wheel of a car, then proceed to speed, become distracted, or operate under the influence of drugs or alcohol, odds are, they are going to cause an accident that harms anyone unfortunate enough to be caught in their wake. Here is how these injuries occur and your legal recourse if you or a loved one has suffered a TBI as a result of another driver’s negligence.



## What is a TBI?

A Traumatic Brain Injury (TBI) is caused by a strong blow, jolt, or impairment to the head or body. It can hinder brain functions, such as thinking, understanding, or exhibiting effective motor skills.

## Car Accidents

Because of the speeds involved, car crashes can sometimes result in TBIs. At the moment of impact, the sudden stoppage can cause those in the stricken vehicle’s heads to collide with interior components, such as the steering wheel, windows, or dashboard. Even an airbag — if struck with enough force — can cause the injury it is designed, in part, to prevent. Victims can seek financial compensation for their injuries in a court of law if a negligent driver caused the injury.

## Slip and Fall

When people slip and fall, striking their heads, the force of that impact may also result in a TBI. If a spill, broken stairs, poor lighting, or other hazardous factors caused the slip, then the property owner is responsible for the injury and can be held accountable in a court of law.

## Pedestrian or Bike Accident

Those driving vehicles have some modicum of protection from the force of impact if another vehicle strikes them, but those walking or riding a bicycle or motorcycle are much more susceptible to the effects of the collision. These accidents can occur when a negligent driver is speeding, fails to yield the right-of-way, is inebriated, or distracted. Just as with TBIs suffered from slip-and-fall cases and car crashes, pedestrians and cyclists can seek financial compensation for their injuries.

## We Can Help

If you, or someone you love, has suffered a TBI due to another’s negligence, you should consult a skilled attorney to help deliver the best legal outcome possible. We can help you file an insurance claim and seek the compensation you need and deserve. Call our office at 308-737-4773 for a free case evaluation.

*- Bill Steffens*

# CELEBRITIES SECURE THEIR PETS' FUTURES

## Why a Pet Trust Is the Ideal Option

It might sound silly at first, but including pets in your will is a way to ensure your beloved animals are cared for after you're gone. But these celebrities take it to the next level. Let's look at three famous examples and the legal nuances behind leaving millions behind for a furry friend.

### Joan Rivers

Joan Rivers, the legendary comedian and TV host, passed away in 2014 at 81. Rivers left a considerable portion of her \$150 million fortune to her four dogs — two rescue dogs in New York City and two in Los Angeles.



### Oprah Winfrey

Oprah Winfrey, the iconic TV legend, has proactively set aside \$30 million in her will to care for her dogs once she passes. Over the years, Oprah has had over 20 dogs, and she wants to ensure her furry companions continue to live in comfort even after she is gone.

### Karl Lagerfeld

When the iconic fashion designer for Balmain and Chanel passed away in 2019 at 85, he left a portion of his \$300 million fortune to his beloved Burmese cat, Choupette.

### Legal Aspects of Including Pets in Wills

While you may not agree, by law, a person cannot directly will their property to an animal because an animal is also considered property. Instead, you can include a provision in your will that sets aside a certain amount of money for your pet. However, this method is not typically recommended, as there is no real oversight to ensure the funds are used exclusively for the pet's benefit.

A pet trust offers a more reliable way to meet a pet's needs after you pass. In a pet trust, the trustee delivers the money to the caretaker, who looks after the pet. Additionally, the trust has the legal right to supervise the caretaker and ensure they use the money as intended.

Setting up a pet trust is a practical and legally sound solution for those who want to ensure their pets are well-cared for after they're gone. Of course, it doesn't have to be millions!

## LOCK IN A FAIL-SAFE SAVINGS PLAN

Budgeting and saving are skills many Americans learn late in life, if at all. Only 36 states require high schools to offer personal finance courses. While that's a marked increase from seven states in 2000, it still leaves many Americans adrift.

Many consumers benefit from setting up regular automatic deposits to each of the four key savings and investment accounts, either through paycheck withholding or via their bank. With this system, growing their savings requires no conscious effort.

### Start an emergency fund.

Deposit 2% of your paycheck into an emergency fund, either a high-yield savings account or a money market fund. These accounts currently yield about 4% annual interest or more, so your money will be working for you. Work toward setting aside enough to cover at least three months' expenses to avoid using high-interest credit cards.

### Automate retirement savings.

If possible, put 10%–15% of your paycheck into a retirement account, such as a 401(k), Roth IRA, SEP-IRA, or another investment account. To help you meet this lofty goal, take full advantage of any matching program your employer offers. That's free money!

### Open a brokerage account.

A regular investment account gives you access to stocks, bonds, and other instruments. Most advisors recommend a low-cost index fund as an initial investment, but if you are uncomfortable with stock market volatility, consider certificates of deposit or bonds. If you hold investments for at least one year, your earnings will be taxed at the long-term capital gains rate — far less than the tax on your ordinary income.



### Set up a health savings account.

Health savings accounts (HSAs) are a powerful way to set aside income tax-free to pay medical bills. They offer a triple tax advantage in that deposits, earnings, and withdrawals are tax-free if you use withdrawals for eligible medical expenses. You can sign up for these plans through an employer or HealthCare.gov by opting for an HSA-eligible health insurance plan.

To determine how much to deposit, search online for "HSA Contribution Calculator." Unlike other tax-sheltered savings vehicles, HSAs do not have a "use-it-or-lose-it" requirement, so you can accumulate funds for the future.

# TAKE A *BREAK*



APPLE  
BASKETBALL  
BLACK FRIDAY  
FIREPLACE  
GRATITUDE  
LEAVES  
NAP  
PARADE  
PIE  
STUFFING  
TURKEY  
VETERAN

## DISCOVER YOUR FAMILY STORY

Diving into the world of genealogy can be as thrilling as unraveling a good mystery. Why not embark on a journey through your past? Here's how to begin your genealogical adventure.

### Start with what you know.

The golden rule in genealogy is to start with the known and work backward. Begin with personal details and then progressively move to exploring parents and grandparents. This systematic approach helps build a robust family tree, starting with the most accessible information.

### Choose the right tools.

A crucial first step is selecting a reliable genealogy database program, which is essential for organizing and collecting various forms of documentation — from personal records to official certificates — needed as the foundation for preserving the familial legacy. The National Genealogy Society has an impressive list of *free* websites at [NGSGenealogy.org/free-resources/websites](https://www.ngsgenealogy.org/free-resources/websites).

### Gather essential records.

The next phase involves gathering documents such as recent generations' birth, marriage, and death certificates. The search can extend to census records, military enlistments, and old newspapers. Check out the FamilySearch link on [NGSGenealogy.org](https://www.ngsgenealogy.org).



### Organize family groups.

Organizing information into family groups is vital. Clustering data about immediate family members allows for a clearer understanding of familial relationships and histories. This process clarifies lineage and enriches the personal connection to your ancestors.

### Share your discoveries.

Sharing these discoveries with family members can rekindle relationships and spark collective interest in your shared heritage. These revelations often lead to deeper connections, bridging past and present through shared ancestry. You may even find more information through family members!

### Enjoy lifelong exploration.

Genealogy is more than a hobby; it's a continuous journey through history with endless opportunities for discovery. It involves solving familial mysteries, breaking through research barriers, and preserving stories for future generations.

Genealogy can be a great adventure so grab a cup of tea, pull up a chair, and start uncovering your unique family story. Who knows what fascinating tales you'll find!

## EXQUISITE LEMON BARS



### Ingredients

- 2 cups all-purpose flour
- 1/2 cup fresh lemon juice
- 1/2 cup powdered sugar
- 2 tbsp grated lemon zest
- 1 cup butter, softened
- 1/4 tsp baking powder
- 4 large eggs
- 1/4 tsp salt
- 2 cups granulated sugar

### Directions

1. Preheat oven to 350 F and grease a 9x13-inch baking pan.
2. In a medium bowl, combine flour and powdered sugar.
3. Cut in butter until the mixture resembles coarse crumbs.
4. Press mixture into prepared pan. Bake for 15 minutes or until lightly browned.
5. In a large bowl, whisk together eggs, sugar, lemon juice, lemon zest, baking powder, and salt. Pour over crust.
6. Bake for 25 minutes or until set. Allow to cool before cutting into bars.

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## *From 18 Onward*

### 3 Essential Legal Documents Every Young Adult Should Have

Every person needs an estate plan, regardless of age or income level. It's easy to think estate planning is only for the wealthy or older adults, but even young adults can benefit from having essential legal documents in place. Here are three critical estate planning documents every young adult should have and why they're so important.



#### **Health Care Power of Attorney**

One of the most important documents for any young adult is a health care power of attorney, also known as an advanced health care directive. This document allows a family member or another trusted individual to make health care decisions on behalf of the young adult if they become incapacitated. Without this legal document, parents and legal guardians will be barred from making health care decisions for them and will not be allowed to access their medical information. This can create complications during an already challenging time.

#### **Financial Power of Attorney**

A financial power of attorney is another crucial component of a young adult's estate plan. This document ensures someone can manage their bills and any financial affairs if they are ever physically incapacitated. Whether paying rent, managing bank accounts, or handling other financial

matters, having a financial power of attorney provides peace of mind that these tasks will be taken care of without disruption.

#### **A Simple Will**

Finally, every young adult should have a simple will. While it might seem unnecessary for someone with few assets, a will is essential for ensuring their property is distributed according to their wishes. It also simplifies the process for loved ones during a difficult time, reducing potential disputes and confusion. A simple will can address the distribution of personal belongings, digital assets, and any other property, providing clarity and direction for those left behind.

Estate planning is not just for the wealthy or older adults; it's also a crucial step for young adults. Taking these steps now can provide peace of mind and protect them and their loved ones in the future.