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ChainReactionCrashes

WHAT YOU NEED TO KNOW AFTER A 3-CAR ACCIDENT

Negligent drivers can cause three-car accidents when speeding, tailgating, driving distracted, or running red lights. If the first driver fails to stop, they may rear-end the car in front of them, pushing it into a third. Similarly, if a driver changes lanes without signaling, it can trigger a chain reaction.

Damage Calculation

Determining who is at fault in a three-car accident can be complicated. Law enforcement officers usually respond to the accident scene and create a report that includes the accident's location, the vehicles' positions, any damage, statements from the drivers and witnesses, and traffic law violations. Evidence from the scene, like skid marks, the point of impact on each vehicle, and the position of the cars after the crash, can help reveal how the accident happened. Witness testimonies can also clarify what caused the accident.

Injuries in a 3-Car Accident

Whiplash

Whiplash is one of the most common injuries in multicar accidents. Symptoms can include neck pain, stiffness, headaches, dizziness, and difficulty moving the head.

TBIs

Head and brain injuries are also a significant concern. Symptoms of a traumatic head injury (TBI) can include confusion, memory loss, nausea, dizziness, difficulty concentrating, or permanent disability.

Back and Spine

The spine can suffer fractures, herniated discs, or damage to the nerves, leading to chronic pain, numbness, or paralysis. Back injuries can take time to diagnose and may

require months of physical therapy or even surgery to repair.

Fractures

Broken bones in the arms, legs, ribs, or pelvis are common in multivehicle crashes. Fractures can lead to long recovery times, requiring casts, surgery, or physical therapy.

Emotional Injuries

Victims may experience anxiety, depression, or post-traumatic stress disorder (PTSD) due to the physical and psychological repercussions of the crash.

Necessary Legal Elements

To establish liability, the injured party must prove three key elements:

Negligence: Drivers must follow basic rules like obeying speed limits, stopping at red lights, and yielding the right-of-way when required. The injured party must show that one of the drivers violated their duty of care, including speeding, running a red light, tailgating, or driving under the influence of alcohol or drugs.

Causation: The victim must prove that the driver's actions directly caused the crash and their injuries. Sometimes, one driver's actions may start the chain of events leading to the collision, but other drivers may also contribute.

Damages: Damages are the harm or injury the victim suffered due to the accident, including medical bills, lost income, pain and suffering, or vehicle damage.

What Compensation Is Available?

Victims may be entitled to several types of compensation:

Economic Damages

Medical Expenses: The injured party can seek compensation for all medical costs related to the accident, including hospital bills, doctor's visits, surgery, rehabilitation, physical therapy, medications, and any future medical treatments needed for their injuries.

Lost Income: If victims cannot work due to injuries, they may be entitled to earnings missed during recovery and potential future income loss.

Property Damage: Economic damages also include compensation for repairing or replacing the damaged vehicle at fair market value.

Non-economic Damages

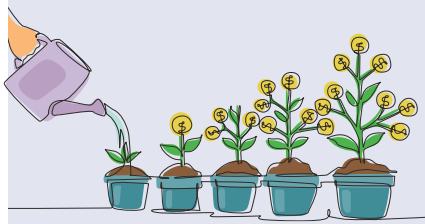
Pain and Suffering: This damage compensates the victim for their physical pain and emotional distress, such as anxiety, depression, or PTSD.

Loss of Enjoyment of Life: If victims cannot participate in activities they once enjoyed due to their injuries, they may be entitled to compensation.

Who Pays?

The responsible party (or parties) typically pay for damages. If more than one driver is at fault, each party's insurance may cover a portion of the damages. In some cases, if the at-fault driver does not have enough insurance, the accident victim's own insurance (such as underinsured motorist coverage) may help cover the remaining costs.

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Moves Beyond Today's Money

SECURE STEPS TO A SAFE RETIREMENT

There's often more to retirement planning than meets the eye, especially regarding taxes.

Although many people believe saving money for their golden years is the primary path to a secure retirement, tax planning and health care considerations play significant roles in the strength of one's later years and subsequent legacy. Here are two essential aspects of proper retirement and estate planning that many often overlook.

The Right Financial Tune-Up Time Frame

The most significant risk to successful estate and retirement planning is not starting the process early enough. To ensure the smoothest transition possible, experts recommend engaging in tax planning no later than five years before you intend to retire. Getting a lengthy headstart will enable you to determine ways to make pretax funds work for you in tax-advantaged accounts.

If you anticipate reaching a higher tax bracket in retirement, converting to a Roth IRA — in which you can grow post-tax funds toward your retirement and withdraw them tax-free after you reach 59.5 years old and have had the account for five years — may be a viable option to protect yourself and what you intend

to provide to your heirs. However, prepare for the likelihood that putting too much money into a Roth conversion may lead you toward a higher tax bracket once retirement comes, so careful planning with professional assistance is advised.

With taxes expected to rise in 2026 and beyond, it's also prudent to work with a financial planner to implement strategies to reduce your financial obligations in retirement, including the amount taxed on your Social Security benefits.

A Plan for Health Care Hurdles

Unfortunately, reaching retirement age often means experiencing new health issues that could substantially impact your income. It is critical to consider how any changes to your retirement income may affect Medicare premiums or increase the chance of incurring penalties.

Charting a financially secure future takes skill, focus, and tremendous care. What may work for someone else financially may not be the best solution for you. Consult a financial professional before implementing any plan that could drastically alter your comfort and security.

MAXIMIZED MARITAL MAGIC

The Art of Unlimited Deductions

Devising the best estate plan to provide for those dearest to you can be emotionally and logistically challenging, even under the clearest circumstances. However, this process can be even more difficult due to the critical terms, conditions, and laws that could determine the strength or weakness of how your wishes are carried out upon your passing. To make things a little easier, here are the basics about the "unlimited marital deduction" and how it influences what one spouse receives from another.

Tax-Free Transfers

The unlimited marital deduction enables a spouse to transfer unlimited assets to another tax-free. You derive this deduction by subtracting the total amount of assets from the gross estate, which must be distributed according to a will. Estate taxes on transferred assets are delayed until the recipient spouse's death. The spouses must be legally married U.S. citizens to qualify for this deduction.

Safeguarding a Sustained Legacy

If an individual wishes to have a say in what happens to their assets after their surviving spouse passes, they can set up an irrevocable Qualified Terminable Interest Property (QTIP) Trust that will still provide for the surviving spouse but outline beneficiaries

upon their death. Because this trust is irrevocable, it can't be altered by anyone, including the surviving spouse.

Citizenship Exceptions

Although establishing the unlimited marital deduction is straightforward for American citizens, pursuing similar options for non-citizen spouses is more complex but not impossible. First, a U.S. citizen can gift money to their non-U.S. citizen spouse. In 2024, the maximum amount not subject to gift taxes was \$185,000. Another option would be to establish a Qualified Domestic Trust (QDOT), which allows the non-citizen spouse to take advantage of the unlimited marital deduction so long as they are the sole beneficiary and at least one trustee is a U.S. citizen or an American corporation.

Naturally, the conditions outlined in this brief overview are subject to a host of *what-ifs* that may affect the specific outcome of your situation. Working with skilled financial planners familiar with these nuances is essential to secure your spouse's well-being and satisfy tax obligations when the time comes to implement your estate plan.



TAKE A *BREAK*

C T F H O S C B Y E Q V M I Y
S I S I R T O L W O T M N B B
Y N N A R H U P T P X D W F U
X B T C O E E B D T E H V P R
G S V Y I L W J K P N L D N T
Q A A G C P H O E Y Y J T F R
I Q Q Y T Y Z N R P U L N L A
P D C R B H D Q Q K R J A A M
T I W C H E R R Y V S Q C G P
B D G J N S H E R B E T I H O
E T H C O E W L X K K B R C L
H M E E K S X N C I Q T E V I
D R A O B E L D D A P Z M P N
P Q L P J F A J Y U M Q A M E
U U T T T I D F J R T Z V W F

AMERICAN
BICYCLE
CHERRY
FIREWORKS
FLAG
INDEPENDENCE
PADDLEBOARD
PICNIC
RUBY
STARS
SHERBET
TRAMPOLINE

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Pre-Litigation Negotiation

The injury victim works with an attorney to attempt negotiating a settlement before filing a lawsuit.

Litigating the Case

Filing the Lawsuit: The injured party files a lawsuit in civil court and alleges that the defendant(s) failed to exercise reasonable care while driving, causing the accident. The plaintiff's attorney prepares a complaint that outlines the facts of the accident, the legal basis for the claim, and the damages sought.

Discovery: Both parties will then enter the discovery phase, exchanging information and gathering evidence to support their case, like depositions (sworn out-of-court testimony), interrogatories (written questions answered under oath), and document requests.

Settlement Negotiation: Many three-car accident cases settle before trial through negotiations or alternative dispute resolution like mediation. In mediation, a neutral third party helps the parties reach a voluntary settlement.

Trial: If the case goes to trial, both sides present evidence, call witnesses, and make arguments to the judge or jury to convince them that the defendant(s) were at fault and that the plaintiff is entitled to compensation. The judge or jury then deliberates and renders a verdict.

A skilled attorney can help you pursue a favorable settlement if you sustained injuries in a three-car accident. Most of our cases settle through pre-litigation negotiation. To the delight of our clients, we have learned how to leverage value for clients without the necessity of filing cases or going to trial.

- Bill Steffens

Budget Brilliance FROM A Bygone Era

RETRO HABITS MAKE MODERN LIFE (AND PRICES) EASIER

In a world where you can have anything delivered in a day, it's easy to forget that less can be more. But our grandparents and great-grandparents knew the art of stretching a dollar. These timeless frugal habits aren't just budget-friendly; they're resourceful and surprisingly satisfying. Ready to channel your inner penny-pincher? Let's bring these throwback habits back to life.

Mend it, don't end it.

Once upon a time, people didn't just toss a sock with a hole. Instead, you sewed it right back up! No need to rush to the store — just a few basic mending skills can save you from countless unnecessary purchases. It's also more empowering to fix something with your own hands than tossing it — not to mention much more eco-friendly.

Master the magic of homemade meals.

Fast food might be convenient, but cooking from scratch is where the real savings (and flavor) happen. Think soups from veggie scraps and hearty meals made from simple pantry staples. Not only does it cut costs, but it puts you in control of your ingredients and nutrition — a win-win.

Reinvent your leftovers.

Gone are the days of letting food wilt in the fridge. Old-school frugal folks gave every last bite a second act. Roast chicken becomes broth. Rice gets turned into stir-fry. Stale bread transforms into French toast or bread pudding. Get creative! You'll waste less and eat better.

Choose cash over card.

There's something about handing over \$20 cash that makes you think twice before spending it. Cash budgeting may feel outdated, but it's one of the simplest ways to curb impulse buys. Envelopes marked for groceries, gas, or coffee dates give you a clear snapshot of your spending — and what's left. No more senseless swiping!

Save with secondhand savvy.

Hand-me-downs were once a household norm! Today, thrift stores and vintage finds are trending again, and for good reason. Whether it's clothing, furniture, or kitchenware, buying secondhand is kinder to your wallet and the planet.

So, channel some old-school genius and start living a frugal, intentional lifestyle!

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The Path to a Better Planet

20 MILLION TREES
TRANSFORM TOMORROW

The seeds for the future of our environment have been planted in the United Kingdom.

Earlier this year, the UK government announced the creation of the Western Forest, an initiative to plant 20 million trees over 600 acres by 2050. Spanning Gloucestershire, Wiltshire, and the West England countryside and bolstered by nearly \$10 million in government funding, the project aims to reduce greenhouse gas emissions, strengthen biodiversity, help prevent the decline of rare species, prevent flooding, and bring millions of residents closer to nature. In addition to being the first new forest of its kind in the UK in 30 years, the Western Forest project is an ambitious step forward in the government's goal of increasing tree and woodland cover by more than 15% within the next quarter-

century. Perhaps most significantly, nearly 75% of the planned Western Forest will consist of farmland, introducing a strong probability of significant economic benefits for the area's agricultural industry.

Shaping a Sustainable Future

The Forest of Avon, a UK-based charitable organization devoted to expanding and sustaining trees and woodlands, will oversee the project's implementation.

"[T]he Western Forest will enhance, connect, and improve our urban and rural landscapes, support investment into the region, create jobs and skills opportunities, and bring the endless benefits we get back from planting and caring for our trees," noted Forest of Avon Chief Executive Alex Stone. "It is a

very exciting time for this region, and we look forward to helping shape what the Western Forest will become."

Positivity Across the Pond

In addition to its clear environmental benefits, forestry plays a signature role in the American economy. According to the U.S. Department of Agriculture, forestry activities generate more than \$13 billion annually. Additionally, research suggests that strolling through the trees or engaging in other natural settings improves people's focus and lowers their stress levels.

Whether here or abroad, your body and spirit would do well to get out in nature and visit a forest now and then — and by 2050, you'll have 20 million more reasons to do so.