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# How to Get Paid After a Car Accident

After a car accident, dealing with medical bills, vehicle repairs, and lost earnings can overwhelm anyone. If the accident was not your fault, you deserve compensation for your damages, but getting the money you're entitled to after a wreck isn't always straightforward. Insurance companies may delay, undervalue, or even deny your claim, making the process unnecessarily difficult. Acting quickly is essential; an experienced lawyer can help protect your rights and maximize your compensation.

## How much is my case worth?

An experienced attorney can provide you with an estimate of your case's worth based on a variety of factors.

### Severity of Injuries

Generally, the more severe the injuries are, the more your case is worth. Car accident victims might suffer from a wide range of injuries, from soft tissue injuries to death.

### Lost Earnings and Earning Capacity

If your injuries made you miss time at work, you might be entitled to recover lost earnings and future lost income. You may also recover your lost earning capacity if your injuries prevent you from returning to or continuing to work at the same rate and capacity.

### Insurance Policy Limits

Often, the only money available to you after an accident is what is included in the at-fault driver's insurance policy. If the at-fault driver is uninsured or underinsured, you may need to file a claim with your insurance company.

### Impact on Your Life

If the accident caused you to suffer a reduction in your mental health or other loss of enjoyment of life, speak to an attorney, as you may be able to receive compensation for those losses.

## How do I get paid after a car accident?

After a car accident, you might recover compensation for medical bills, lost earnings, property damage, and pain and suffering.

### An Insurance Claim

If the other driver was responsible, file a claim with their insurance company. If the at-fault driver is uninsured or underinsured, you may need to file a claim with your policy.

### Gather Enough Evidence

Collect police reports, medical records, photos of the accident scene, and witness statements to support your claim. Keep records of all medical expenses, car repair estimates, and lost earnings.

### Negotiate With the Insurance Company

Though the insurance company might initially offer a low settlement, you don't have to accept it. Prepare to negotiate or provide additional evidence to justify a higher payout. A lawyer can help you with those negotiations.

### Consider Taking Legal Action

If the insurer delays, denies, or undervalues your claim, an attorney can help fight for fair compensation and file a personal injury lawsuit if necessary.

### Receive Your Settlement

Once all parties agree upon the settlement, the insurance company issues payment. If your case goes to court and you win, you will receive compensation according to the judge's ruling.

## What hurdles can I expect from the insurance company?

The insurance company's goal is to minimize payouts, and here are some of their tactics.

### Lowball Offers

One of the most common is offering a quick but insufficient settlement for less than you

deserve. They might even downplay your injuries or property damage.

### Delayed Claim Processing

Some companies drag out the process, hoping you get frustrated, accept a lower settlement, and give up. They may request excessive paperwork or claim they need more time to investigate.

### Liability Disputes

The insurer may argue you were at fault or claim insufficient evidence to prove their driver was responsible for the crash.

### Claim Denial

Some insurance companies outright deny claims based on minor technicalities or vague policy interpretations. They may even argue your injuries are preexisting or not covered.

### Challenges to Medical Treatment

Insurers often question the necessity of certain medical treatments, trying to avoid paying for them. They may insist you should have recovered faster or are exaggerating your injuries.

### Misrepresenting Policy Terms

Some insurance companies intentionally misinterpret policy terms to avoid making a payment, denying your claim by pointing to the fine print or arguing the at-fault driver's coverage does not apply.

### Pressuring You Into Settling Quickly

They may push for a fast settlement, hoping you will accept the offer before realizing the full extent of your damages. Remember, once you accept a settlement offer, you cannot request more money later, even if new medical issues arise.

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# Common Estate Planning Mistakes

## Are You Making One?

Putting together an estate plan is like writing the final chapter of your book, and you don't want to make your book a horror story. Avoiding common estate planning mistakes will ensure your family isn't confused, stressed, or surprised when it comes time to fulfill your final wishes.

### Forgetting to Keep Your Plans Fresh

Life changes quickly. Marriage and divorce, births, and property sales are just a few events that can affect your estate plan. It's easy to forget to account for these changes, but the result won't be easy for your family to forget. Imagine leaving all your property to a former spouse because you never updated your will. This might sound crazy, but it happens. If you created your estate plan years ago and never updated it, refresh it now.

### Creating a DIY Disaster

It's easy to be attracted to a DIY solution. They're convenient and appear affordable, and who wouldn't want to save time and a few bucks? Even Aretha Franklin, the "Queen of Soul," had a



DIY estate plan. But like many people who go the do-it-yourself route, her situation didn't work out well. Remember, you're not a lawyer, and mistakes are easy to make when you use online tools for help. Instead of trying to save a few pennies, talk to a lawyer and get your plan right.

### Naming the Wrong Executor

The executor of your will has an important job. They handle paperwork, settle debts, and ensure assets go to the right people. People often base their choice of executor on family connections only, but you must also consider qualifications. For instance, your eldest child might be a logical choice. But what if they live thousands of miles away and haven't managed their finances well? It could mean delays, mistakes, and a major headache for everyone involved. The best move is to choose a reliable and organized executor, even if they're not a family member.

What story will you leave behind? Keeping your plans updated, seeking professional help, and making careful decisions will ensure it's the one you want.

## BEYOND THE WILL

### DO YOU NEED A HEALTH CARE PROXY?

It can be difficult to think about, but imagine being rushed to the hospital after a sudden accident. You're unconscious and unable to speak. Do you know who will make critical decisions on your behalf? This is the role of a surrogate decision-maker. If you haven't created a health care power of attorney naming a health care proxy, default surrogate decision-making will come into play.

Most of the time, your next of kin will fill this role. State statutes vary, but the order of priority typically starts with a person's spouse or domestic partner. From there, it moves to adult children, parents, and siblings. Some states also authorize close friends with default surrogate decision-making powers when others with higher priority are unavailable.

### Preparing for the Unexpected

The process for granting decision-making powers in critical health care situations

is well thought out but imperfect. What happens when there are complex family dynamics or an estranged relative is legally first in line to make decisions? What about family members who can't agree? Real-life situations can get complicated fast.

Fortunately, default surrogate decision-makers must consider the known values and wishes of the person they represent. Health care professionals must also follow these wishes, which they don't always know. This is why planning is essential — so your wishes are understood and respected.

### Avoiding Confusion and Uncertainty

If you have preferences about medical treatments, don't keep them a secret. Discussing them with your closest friends and family members is always advisable so everyone understands and is on the same page. Designating a health care proxy takes things a step further. You can choose



anyone as long as they are competent and at least 18 years old.

Many people also choose an alternative surrogate to make decisions if their primary choice is unavailable. The designation document must be signed in the presence of two adult witnesses, although requirements may vary by state. Reviewing designations every few years and after major life events will keep them current.

As with all long-term plans, taking a few steps now will give you peace of mind and ensure your wishes are clear. In the case of surrogate decision-making, planning also ensures your voice is heard even when you can't speak for yourself.

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### Using Your Words Against You

Insurance companies often ask injured individuals to provide a written or recorded statement, but anything you say can be used to reduce or deny your claim.

### Contact a car accident attorney today!

Getting paid after a car accident should not be a struggle, but insurance companies often make it difficult. By understanding the claims process, gathering strong evidence, and standing firm against lowball offers, you can improve your chances of getting the payment you need. Without an attorney leading your claim, you may unknowingly accept a settlement far less than you are entitled to.

Do not let insurance companies delay or deny your rightful compensation. If you face challenges getting paid after a car accident, contact an experienced attorney for a free consultation. They can handle negotiations, fight for your rights, and ensure you receive every dollar you deserve.

- Bill Steffens



## Creamy Chicken Carbonara

Inspired by TheKitchn.com

## Ingredients

- 12 oz spaghetti or linguine
- 1 boneless, skinless chicken breast, sliced (8 oz)
- Salt and pepper
- 1 tbsp olive oil
- 4 large eggs
- 3 oz Parmesan cheese
- 4 oz pancetta or bacon, diced
- 2 cloves garlic, minced
- 1/2 cup pasta water
- 1 tbsp chopped parsley, optional

## Directions

1. Cook pasta in boiling water until al dente. Save 1/2 cup of pasta water, then drain.
2. Season chicken with salt and pepper. Heat olive oil in a pan over medium heat, and cook chicken until golden and fully cooked. Remove chicken.
3. In a bowl, mix eggs and Parmesan cheese until smooth.
4. Add pancetta to chicken pan, cook until crispy, then stir in garlic and cook for 30 seconds.
5. Toss pasta with pancetta, then remove from heat. Stir in egg mixture, adding reserved pasta water gradually until creamy.
6. Mix in chicken and garnish with parsley before serving.

# FROM BATTLEFIELDS TO BACKGROUND BEATS

## *The Surprising Military Origins of Muzak*

Ever found yourself humming along to an elevator tune on the way up to the 10th floor? Musak is background music no one asked for but (almost) everyone appreciates. It's the soundtrack of elevators, shopping malls, and office buildings. But its origins aren't in retail or corporate spaces. Instead, the story begins with a high-ranking U.S. Army officer whose fascination with communication technology affected more than just military strategy.

### The Mind Behind the Innovation

General George Owen Squier built a career that bridged military and scientific innovation. Born in 1865, he was a trained electrical engineer whose expertise shaped early military aviation and communication systems. Squier's work in communications didn't stop at improving battlefield coordination. He constantly searched for new ways to make information travel faster and more efficiently.



During World War I, he led the U.S. Army's Signal Corps, focusing on radio transmissions, telegraph signals, and a technique called multiplexing, which allowed multiple messages to share a single wire. Squier's advancements streamlined military operations and had an even broader impact. His research in signal transmission laid the groundwork for innovations that later extended into everyday life.

### Military Signals to Background Music

Squier saw an opportunity to create a system where music could be transmitted over electrical lines, allowing people to listen to tunes without needing a radio. In 1922, he founded Wired Radio and later rebranded the company Muzak — a name inspired by the popularity of Kodak.

Initially, Muzak focused on bringing music into homes, but the company later shifted gears to find a niche in commercial spaces. Businesses quickly realized that carefully curated background music could enhance productivity, ease tension in public spaces, and subtly guide customer behavior.

### A Lasting Legacy

Squier may have been a high-ranking Army officer, but his vision went beyond the military. His pioneering work in telecommunications influenced modern streaming, workplace productivity, and even the psychology of sound. What started as an experiment in transmitting music through power lines became a global phenomenon that still shapes how we hear the world today.



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# BUDGET SMARTER, NOT HARDER

## *The Best Budget Apps to Keep Your Finances in Check*

Budgeting isn't the most exciting thing in the world, but it's vital if you want to reach your financial goals. Whether trying to break free from the paycheck-to-paycheck cycle, saving for a dream vacation, or keeping yourself from impulse-buying, the right app can make all the difference. Thankfully, budgeting apps have come a long way, and in 2025, these top picks will help you take control of your money.



### **YNAB: For Serious Budgeters**

YNAB (You Need a Budget) is ideal for those who want complete control over their finances. Using a zero-based budgeting system — income minus spending and savings should equal zero every month — this app ensures every dollar has a purpose before you spend it. Unlike traditional apps that focus on past transactions, YNAB helps users break the paycheck-to-paycheck cycle by planning ahead. You can sync bank accounts, credit cards, and loans and access the app across multiple devices.

### **Honeydue: For Couples**

Honeydue is for couples looking to manage their finances together. Partners can link their bank accounts, credit cards, loans, and investments while choosing how much financial information to share. The app automatically categorizes expenses, sets spending limits, and sends alerts when

nearing a budget cap. It even includes a chat feature for discussing transactions. Best of all, it's completely free.

### **PocketGuard: For Overspenders**

If you tend to overspend, PocketGuard is an excellent solution. The app tracks your bills, savings goals, and spending habits to show how much money you have left for daily expenses. The "In My Pocket" feature helps prevent overspending by giving you a real-time look at available funds. Alerts notify you when you're approaching or exceeding your limits.

### **Take Control of Your Finances**

Whether you need a structured system like YNAB or an app to rein in spending like PocketGuard, there's an option for everyone. Choose the app that fits your needs and start making smarter financial decisions today.