



We Are Expanding Our Practice

We Can Now Help Veterans Get the Help They Need and Deserve

This month, Jeremy and I wanted to take the time to announce a new venture that we've taken on in 2019. For the last 15 years, I've worked with clients who need assistance with their Social Security disability, while Jeremy has spent that last 11 years working with clients who have suffered personal injuries due to someone else's negligence. In the last few months, we decided to extend our practice area to represent veterans, assisting them with their Veterans Administration (VA) disability claims. We can't possibly express with words how excited we are about this upcoming change!

All the amazing aspects about living in the United States stem from the dedication and perseverance of our nation's military personnel. Their choice to leave home and family to ensure the greater good of their country exemplifies patriotic allegiance, even in times of great strife. There were multiple reasons for us to include VA claims in our practice, but primarily, we decided that since so many thousands of veterans residing in the U.S. have sacrificed so very much for the good of the nation, we needed to get involved.

Many veterans have returned home needing help with their disability claims but have no one to turn to for guidance or advice. Because it is a big government agency, the VA is a difficult institution to navigate; it is often inefficient and slow-moving. The process of researching how to file a disability claim is hard enough, but on top of that many of



these veterans are suffering from PTSD or have other ailments stemming from their service. This can make the process even more arduous.

With our combined legal experience and our desire to help veterans, I believe that Jeremy and I can make a real difference. Because there aren't many lawyers out there who handle these types of claims, Jeremy and I have been spending the last several months soaking up every bit of information we can. We want to ensure that we can offer effective aid to as many clients as possible.

What we've found is that VA claims actually share a lot of similarities with Social Security

disability claims. When it comes to filling out forms and scouring medical records to prove a disability, I've found that my experience in assisting previous clients will carry over as I start working with veterans. To prove that their disabilities stem from their time in service, Jeremy and I will work with veterans' doctors and gather expert reports to put together the evidence needed to support their case.

If you or someone you know is a veteran who needs help navigating the complexities of building a case for a VA claim, please don't hesitate to reach out to us. We know there is a great need for attorneys who can take on this very important type of case, and Jeremy and I are excited to help this deserving sector of the community get the aid they not only need, but desperately deserve.

“All the amazing aspects about living in the United States stem from the dedication and perseverance of our nation's military personnel.”

-Josh Worley



Wild Divorce Settlements

3 TIMES THE DIVISION OF ASSETS GOT OUT OF CONTROL

When you're untying the knot, it's important to be specific about the assets you hope to walk away with. These three over-the-top divorce settlements are good examples of what not to do when dissolving your marriage.

YOU'VE GOT TO BE KIDNEY ME

Back in 2001, Dr. Richard Batista donated his kidney to his ailing wife, Dawnell, to save her life. Sweet, right? It was — until Dawnell filed for divorce in 2005 and Dr. Batista demanded she give back his kidney or compensate him for \$1.5 million in damages. In the end, his request was thrown out in court because the kidney was a gift — and because removing it would be potentially fatal to his ex-spouse.

A LIFE RENT IN TWO

When Moeun Sarim and Vat Navy decided to divorce after 18 years of marriage, Moeun apparently decided that, to keep the split equitable,

he and his wife should divide their assets in half — literally. Moeun and his relatives cut the home down the middle, dismantled his portion, and hauled it away. Vat's half was left standing with one wall missing.

'HERE, MY DEAR'

In the divorce agreement between the late Marvin Gaye and his ex, Anna Gordy, it was decided that Anna would be paid from the royalties of Gaye's next album since he had gone broke from his lavish spending. At first, Gaye decided he'd phone in the production, but he quickly discovered an opportunity to make a unique artistic statement: "I'll give her my next album, but it'll be something she won't want to play and it'll be something she won't want the world to hear because I'm gonna tell the world the truth." In the end, the album was a commercial flop, though critics continue to praise its raw, emotional core.

Embracing 'Spendophobia'

WAYS TO INVEST IN YOURSELF AFTER RETIREMENT

You've spent your entire life being told to save, save, save. Now you're finally retired, so it's time to spend some of that money — but you're scared! This is only natural because it means breaking a lifelong habit of socking away money and refusing to touch it.

You're not alone. A recent study of retirees' spending habits showed many people actually spend less than they can afford to. They're scared of the "what ifs" that come with living on a fixed income. However, at age 70 1/2, you have to start taking the required minimum distributions (RMDs) from your traditional IRA and 401(k) whether you want to or not. Instead of stressing over the fact that you're pulling money out of these accounts, embrace the opportunity to do something for yourself.

TRAVEL

It can be tempting to hold off spending money as long as possible. After all, who knows how long you need your savings to last? Travel, however, is one thing you can indulge in early without feeling guilty. Even the most leisurely trips can be physically demanding, so it's better to see the world at 70 rather than wait until you're 90. To keep yourself on track financially, use the bucket system to set up a separate savings account just for travel.



INVEST IN YOUR HOME

Once you no longer have to work five days a week, you'll be in your home more often, so why not make it amazing? An in-ground pool or a private tennis court might be outside your budget, but new kitchen countertops or a deeper tub will add a touch of luxury to the space you spend the most time in. Upgrading your home is almost always a good investment because it adds equity, which will pay off down the road. That extra cash will come in handy if you decide to sell later on in order to downsize or you plan to enter assisted living. Don't forget to set aside money for ongoing maintenance, such as a new water heater or roof repairs.

GO BACK TO COLLEGE

It might sound counterintuitive to go to college when you're not planning to go back to work, but continuing your education after retirement offers many benefits. Many individuals find themselves with more time on their hands than they're accustomed to, and without a plan to fill this time, it's easy to become depressed or isolated. Numerous studies have shown that continuing to exercise your brain has a positive impact on cognitive function, so taking a few classes can be the perfect way to stay busy and keep your mind sharp. Attending school late in life is also a great opportunity to indulge your passions and learn more about subjects you've always been interested in. Many colleges offer free classes or reduced tuition to seniors, so check with your local schools and see what classes or programs they have available.

TAKE A BREAK

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BISTECCA ALLA FIORENTINA



For a delicious Valentine's Day dinner, turn to this classic Italian steak preparation. It's simply flavored with rosemary and lemon, allowing the meat to take center stage.

Ingredients

- 2 bone-in porterhouse steaks
- 1/4 cup olive oil
- 2 sprigs rosemary
- Kosher salt and fresh ground black pepper, to taste
- Lemon wedges, for serving

Directions

1. 30 minutes before cooking, remove steaks from fridge to bring them to room temperature.
2. Heat a grill or large cast-iron skillet to high. While heating, brush steaks with half the oil and season liberally with salt and pepper.
3. Place steaks on the hottest part of the grill or pan and cook for 5 minutes.
4. Flip steaks and baste with remaining oil, using rosemary sprigs as a brush. If cooking in a pan, place sprigs next to steaks after basting.
5. Cook for 5–6 minutes for medium-rare.
6. Let steaks sit for at least 5 minutes, slice against the grain, and serve with bone.

Inspired by Saveur magazine

ONE FOR THE AGES



How Super Bowl XXXIV Made an Icon Out of a Grocery Store Clerk

Going into the 1999 NFL season, no one expected anything from the St. Louis Rams. When starting quarterback Trent Green went down with a gruesome knee injury in the preseason, ESPN The Magazine slated the Rams to be the worst team in the NFL that year. With few options, coach Vermeil named a virtually unknown player as his new starting quarterback, humbly stating in a press conference, "We will rally around Kurt Warner, and we'll play good football!"

Five years before his start, 22-year-old Kurt Warner was stocking shelves at a Hy-Vee grocery store in Cedar Falls, Iowa, for \$5.50 an hour. However, he had amassed a whopping 16 snaps in the NFL prior to taking the reins for the 1999 season, and what proceeded to transpire on the field was utter pandemonium, giving the Rams the nickname "The Greatest Show on Turf." This improbable season and the resulting MVP award for Warner set the stage for one of the most dramatic games in Super Bowl history.

After going up 16–0 against the Tennessee Titans in Super Bowl XXXIV, Warner and the Rams looked poised to coast on their way to the Lombardi Trophy, but the late Steve McNair and the Titans had different plans. The Georgia Dome was rocking after two Eddie George touchdown runs, and a field goal brought the Titans level at 16–16, with just over two minutes of play remaining. In response, Warner dropped back and found receiver Isaac Bruce for a 73-yard touchdown, bringing the score to 23–16 with 1:54 left on the clock. But the Titans weren't done fighting.

Quickly moving the ball down the field, Titans quarterback Steve McNair found himself with a third and 5 inside the Rams 30-yard line with 22 seconds left. Scrambling around and fighting off two players trying to pull him down, McNair threw the ball to Kevin Dyson at the 10-yard line. A quick timeout left six seconds on the clock, and the Titans were one play away from tying the game. What proceeded was a play that will be forever known as "the tackle." McNair found Dyson on a quick slant, and when he caught the ball at the 4-yard line, it appeared a touchdown was imminent. Suddenly, linebacker Mike Jones wrapped the receiver up at the hips. As he fell to the ground with the ball in his hand, Dyson extended his arm, but when he hit the AstroTurf, he was 1 yard short of the goal line. The Rams had pulled off the impossible, earning their first Super Bowl title ever.



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INJURY &
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LAW CENTER

575-208-1608

614 N. Main Street
Roswell, New Mexico 88201



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The 5-Second Rule Will Make You Sick 3 Health Myths You Probably Believe

We live in the golden age of information. The answers to many of life's questions are just an internet search away. Despite this readily available wisdom, we still have a bad habit of believing health-related myths. Here are three popular health "facts" that are total works of fiction.

THE 5-SECOND RULE KEEPS FOOD SAFE

Obviously germs and bacteria don't really wait five seconds to pounce, but snatching your chip off the floor fast keeps most of the germs away, right? Not according to a 2006 study published by Dr. Paul Dawson. He found conclusive evidence that when food comes into contact with a contaminated surface, bacteria are transferred immediately. Even one second spent on tile, wood, or carpet is enough to infest your food with salmonella or another serious contaminant.

BOTTLED WATER IS SAFER THAN TAP WATER

Seeking out safer water alternatives increases the sales of bottled "spring water" each year. However, bottled water is more expensive, bad for the environment, and, as Dr. Morton Tavel of the Indiana University School of Medicine pointed out, over 50 percent of bottled water is just filtered tap water. The same effect can be achieved with a home filtration system. Of course, if the tap water in your area has been contaminated, bottled water is a safer alternative. However, in most circumstances, bottled water is no healthier than tap water.

CRACKING YOUR KNUCKLES CAUSES ARTHRITIS

The connection between knuckle-cracking and arthritis came from studies where participants self-reported their habits. Modern medical

research has shown these results to be false. The official stance from the John Hopkins Arthritis Center states, "There is no evidence that cracking knuckles causes any damage such as arthritis in the joints." Still, chronic knuckle-cracking can lead to reduced grip strength, so you might want to break the habit anyway.

You've probably heard these myths for years, but just because something is common knowledge doesn't mean it is true. With information so easily available, always take the time to research the facts, especially when it comes to your health.

