



Keep Greedy Fingers Out of Your Insurance Claim Settlement

If you remember your first job, then you know the feelings that came with it. It might've felt liberating to finally make your own money so you could save for your first car or have some spending money. It also probably felt exciting to get out into the working world. At the age of 15, I secured my very first job as a golf cart driver at a local driving range. I became the guy — in the metal-surrounded golf cart — people would aim at while I drove around and picked up golf balls.

As you can imagine, it rang incredibly loud whenever someone did tag the golf cart, so I usually wore headphones while collecting every ball in sight. When it came time to get my very first paycheck, I could hardly wait. Finally, my own hard-earned money! Back then, I made about \$5 an hour, and after doing some quick math, I figured out exactly how much that check should be, based on the number of hours I worked.

When I hurriedly ripped open the envelope with my check inside, I remember a chill overcoming my body as my smile dropped in

confusion. The total amount was significantly less than it should have been! When I checked the breakdown of the paycheck, I felt pretty disappointed, and my face probably said it all because my dad piped up and said, "What's going on?"

I quickly shot back, "Who is FICO, and why is he taking my money?"

With a chuckle, my dad said, "Welcome to the real world, son."

As I've gotten older, taxes have become significantly more complicated. And that's not all — personal injury claims have also gotten more complex over the years too. If you have a personal injury claim, you may find there are many more fingers in your settlement pot than you thought when you initially accepted an offer from the insurance company. Those other fingers can be things like medical liens, health insurance subrogation, child support liens, subrogation from other liens, deductibles, medical providers unknown to you, potential taxes on lost wages or recoveries, and many more items.

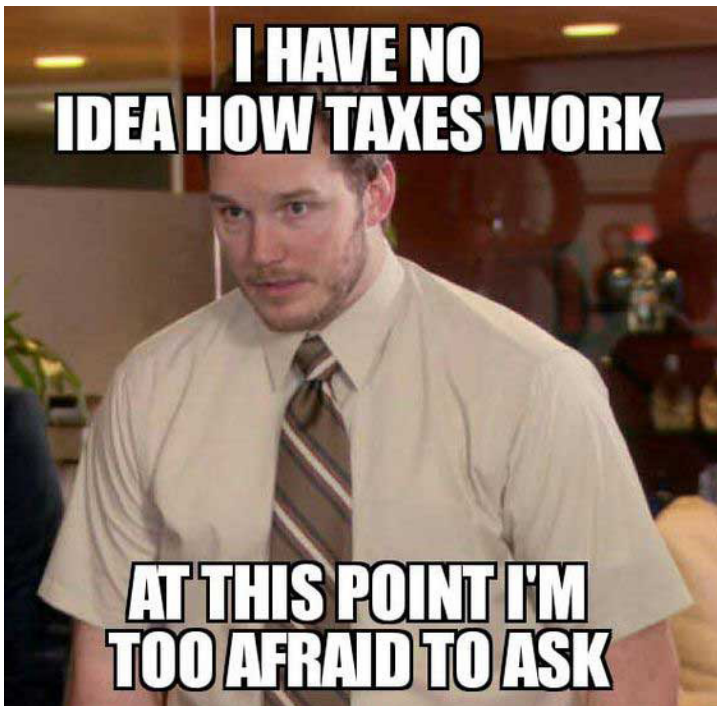
When you settle your claim without an attorney, you likely won't receive as much as you originally thought. It may be significantly less. Just like Uncle Sam's main motive is to collect what's due when tax season rolls around, the insurance companies want to save as much as *they* can. That's why it's important to find someone who will ensure you receive full value for your claim and will minimize what's taken out of your pocket.

Let us help you navigate your personal injury claim. We are here to help ensure you receive a full settlement and reduce the amount that those other greedy fingers can take out of it. Give us a call today!

- Scott Snellings



Driven To Help





Spring has arrived! However, rebirth and renewal aren't the only things in the air. During spring, trees, weeds, plants, and grasses release small grains of pollen into the air to fertilize other plants. Because the pollen is small and light, it travels through the wind and frequently causes allergic reactions.

Symptoms of seasonal allergies include congestion, sneezing, coughing, a runny nose, an itchy throat, watering eyes, and irritation in the roof of your mouth. If you're prone to experiencing allergies all spring long, here are some useful tips to keep them at bay.

Reduce your exposure.

During spring months, keep the windows in your home and car closed. On particularly windy or dry days, avoid spending time

When Pollen Strikes

Nipping Spring Allergies in the Bud

outdoors, and do not hang your clean laundry outside to dry. After you have been outdoors, remove your clothing and wash your hair and skin to remove any traces of pollen. Do not cut the grass, pull weeds, or do any gardening.

Remove pollen from indoor air.

It's inevitable that pollen will get inside your home and vehicle. To combat this, utilize your air conditioning or invest in a certified allergy air filter! A dehumidifier and/or an air purifier will help to lower the pollen spore count in the air.

Rinse out your sinuses.

When pollen overwhelms your sinus passages, one of the best things to do is to rinse out your airways. A sinus flush with a saline solution is one of the easiest and most effective ways to eliminate the pollen that irritates your respiratory system.

Take over-the-counter medications.

After checking with your doctor or health care provider, choose an over-the-counter medication that is right for your symptoms. Medications like oral antihistamines, oral decongestants, and corticosteroid nasal sprays are all beneficial in reducing the effects of seasonal allergies.

Cheese and Desist!

McDonald's Customers Sue for Being Forced to Pay for Cheese

In Fort Lauderdale, Florida, things got a little crazy! Two McDonald's customers sued the fast-food chain for \$5 million, alleging they were unfairly charged when they ordered Quarter Pounders without cheese.

According to the lawsuit, the fast-food restaurant chain historically had four menu options: a Quarter Pounder with cheese, a Double Quarter Pounder with cheese, a Quarter Pounder, and a Double Quarter Pounder. The "with cheese" options were roughly between 30 cents and 90 cents more expensive than the "without cheese" burgers. At some point, McDonald's discontinued the "without cheese" options.

Only a Quarter Pounder with cheese and a Double Quarter Pounder with cheese were available at the time these two customers visited the restaurant. The ingredients listed on McDonald's website for these items include a sesame seed bun, quarter-pound 100% beef patty, ketchup, onions, pasteurized processed American cheese, and pickle slices.

These customers ordered Quarter Pounders but asked for no cheese on their burger, and they did

not receive cheese on their burger but were charged the same price as a Quarter Pounder with cheese. Their lawsuit states that they, and other customers who do not want cheese on their burgers, are forced to pay for two slices of cheese anyway, and they sued for damages as a result of being overcharged and required to pay for American cheese when they did not want or receive it on their burger.

According to USA Today, a McDonald's spokesperson advised that the company does its best to allow customers to customize their food orders. If someone doesn't want cheese as it is listed on the menu, the fast-food chain will not include cheese, thus they didn't think the lawsuit has any merit.

And because the McDonald's customers failed to prove they were damaged by an overcharge, the case was dismissed!



TAKE A **BREAK**



ONE-PAN CHICKEN AND MUSHROOMS WITH EGG NOODLES

Inspired by [MarthaStewart.com](https://www.marthastewart.com)



Ingredients

- 3 slices bacon, cut into 1/2-inch pieces
- 4 bone-in, skin-on chicken breasts, halved
- Salt and ground pepper
- 3 tbsp butter, divided
- 8 oz button mushrooms, trimmed
- 8 oz shallots, peeled and halved
- 3 cups chicken broth
- 1/2 cup heavy cream
- 8 oz egg noodles
- 1/3 cup chopped fresh dill

Directions

1. In a large pan over medium heat, cook bacon until browned, 7–9 minutes. Remove from heat, discard fat, and set aside. Season chicken with salt and pepper. Return pan to medium-high heat and melt 2 tbsp butter. Add chicken, skin-side down. Cook, turning a few times, for 10–12 minutes until browned. Transfer to a plate.
2. Place remaining 1 tbsp butter in pan to melt. Add mushrooms and shallots; cook 8–10 minutes. Add broth and cream; bring to a boil. Stir in noodles.
3. Add chicken (skin-side up), cover pan, reduce heat, and simmer, stirring once halfway through. Cook about 10–12 minutes.
4. Uncover and simmer until thickened. Stir in dill and top with bacon. Serve and enjoy!

FIND MORE ‘YOU’ TIME

Developing a Self-Care Routine



Life isn't easy — when juggling a career, family, children, social obligations, and housework, finding time for yourself can be difficult. Studies show that roughly 59% of individuals only make time for self-care after they've become stressed out. Here are some ways to develop a healthy routine that suits your busy life.

Become intentional.

When developing a self-care ritual, it's essential to identify your reasons behind taking better care of yourself and to pinpoint your needs. With a clear vision and motive behind your efforts, developing healthy habits to nurture and incorporate into your everyday routine becomes easier.

Create large and small self-care options.

You don't need to do the same self-care ritual all the time, but make it a point to do something for yourself every day. On busier days, you may only have a moment to take a few deep breaths and mentally reset, but on other days, you may have time for a relaxing bath, massage, workout, or pedicure.

Make time for hobbies.

Most people find themselves constantly juggling countless tasks and obligations. With so much to do, making time for your least favorite activities likely won't happen; instead, do something you enjoy. After all, self-care is about you! Yoga, reading, journaling, jogging, and meditating are just a few ways to get in some “you time.” If you like it, do it!

Plan your self-care time.

Without adding self-care to your schedule, your healthy behaviors may get placed on the back burner. Block off time for your favorite activities: Once it's on your calendar, you're more likely to work a routine into your day.

Keep it simple.

Complex rituals may create more stress or anxiety when you should be relaxing. Instead, keep it simple by focusing on relaxing, breathing, and recharging. Go for a walk in the park, take a nap, get a massage, stretch, or take a few moments to do absolutely nothing. Simplicity is the key.

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Illinois' Sip and Spit Law

Check Out This Strange Illinois Law!

Sip ... But You Must Spit

By law, in the United States, the minimum legal drinking age is 21 years old. When an individual under 21 breaks the law and consumes alcohol, they are subject to arrest and hefty fines. However, there's a loophole in Illinois.

In 2012, the Illinois State Senate voted 48–6 in favor of passing a “sip and spit” law for Illinois culinary students over 18 but under the legal drinking age of 21. This strange law enabled these students to know their wine well without becoming intoxicated. The students can only sample the wines during their scheduled class times, and an adult that is 21 or older must supervise. Each sample of wine must be less than a shot's worth in volume, and most importantly, they cannot swallow — they must just taste the wine, then spit it out.

Culinary students nationwide rely on nonalcoholic wines to learn about the taste, color, and smell of wines and how to best pair them with their dishes, but

unfortunately, virgin wines taste nothing like actual wines! This leaves a gap in many culinary students' education and may even force them to relearn the skill once they turn 21 and sample alcoholic wines.

According to CBS News, Emily Williams Knight, the president of Kendall College, a private Illinois university that focuses on culinary arts, says “taste training” is an integral part of culinary education for young students, which includes learning to pair dishes and meals with adult beverages.

Understanding the different tastes and notes of various wines is essential to help these students succeed and prepare them for culinary arts and hospitality management careers.

On Aug. 24, 2012, Governor Pat Quinn signed Senate Bill 758 into law so Kendall College students over 18 but younger than 21 could better develop their wine-tasting skills to enhance their culinary abilities. However, the rule is clear: Sip ... but you must spit!

