

FULL CUP OF JUSTICE

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Hernando County Office | 352.251.3447

H&K Building 15316 Cortez Blvd
Brooksville, FL 34613

Inverness Office | 352.251.3447

111 West Main Street, Suite 304
Inverness, Florida 34450

North Tampa / Lutz Office | 813.364.2743

18920 N Dale Mabry Hwy, Ste 101
Lutz, FL 33548

7 Steps to Help Protect and Manage YOUR PERSONAL INJURY SETTLEMENT



**HOLLIDAY
KARATINOS
LAW FIRM**
PLLC Attorneys at Law

Your personal injury case has come to an end. The papers have been signed. Your attorney's fees and medical liens have been paid. The settlement check is finally in your hand. Now what?

While your settlement might seem like a lot of money now, it can disappear quickly if you just start spending it arbitrarily. To protect your settlement and maximize its value, you need a plan – a general idea of how much to spend (and on what); how much to save; and how much to invest. This is the only way to ensure that your settlement money will be there for you when you need it.

If you don't have a plan in place now, don't worry. It's not too late, and moreover, it doesn't have to be complicated. Initially, all it requires is some time and thought. For example, all of the following steps can help you formulate a plan to protect and manage your personal injury settlement:

1. PAUSE.

Don't be in a hurry to spend your settlement check. Put your settlement money into a low-interest, low-risk account, where it will be safe. Then, take a breath. Your settlement likely marks the end of a long legal and medical journey that was physically and emotionally exhausting. As much as realistically possible, take some time to decompress before you make any financial decisions. Use this time to objectively assess your situation and options.

2. DEVELOP THE PROPER MINDSET.

Some personal injury plaintiffs think of their settlement as a "windfall" or "found money." This mindset leads to frivolous spending and rapid dissipation of any settlement. Don't make this mistake. Instead, think of your settlement as "earned money." You were injured due to another person's carelessness, and you persevered through

medical treatments and the litigation process to earn a settlement. Spend your settlement money as you would any other hard-earned money.

3. IDENTIFY YOUR GOALS.

Your goals will depend, in part, on the size of your settlement and on whether you (or your injured loved one) are able to work in the same capacity as before the injury-accident. Your goals might be, for example:

- To pay for ongoing medical expenses or accommodations for as long as you need to, without worry;
- To ensure that your children are cared for;
- To pay off debt;
- To invest in education or retraining; or
- To have the peace of mind of a rainy-day fund.

Whatever your goals are, they will guide your financial planning and spending decisions.

4. ASSESS YOUR MONTHLY EXPENSES AND CREATE A BUDGET.

You may never have created a budget before your injury and settlement. You may think a budget is the last thing you need (after all, you have money now). Though it may seem counterintuitive, you probably need a budget now more than ever. If you don't establish a baseline of your income and expenses, it will be far too easy to lose track of the money that is coming in and going out. The act of creating a budget will help you develop discipline in spending. In addition, by distinguishing "needs" from "wants," creating a budget gives you a clearer picture of how much is "left over" to meet your long-term goals.

5. REVIEW YOUR INSURANCE COVERAGE.

Review everything from your life and health insurance to your car insurance. How does your

change in circumstances impact your insurance needs? Do you need more insurance? Less insurance? What assets, if any, do you need to protect?

6. REVIEW YOUR WILL AND OTHER "ESTATE PLANNING" DOCUMENTS.

Do you need to update or revise your will or any related trust documents? If you don't have will, now might be an appropriate time to make one and to think about other "estate planning" matters.

7. GET PROFESSIONAL ADVICE.

You can take all of the steps listed above on your own, but if you never have dealt with these types of issues, you may want to consult with one or more experts, including:

- An insurance specialist.
- An estate planning attorney.
- A tax professional (e.g., a CPA or tax attorney).
- Even though your personal injury settlement is not taxable as income, any income you earn from investing your settlement money likely would be taxable. To say that the tax code is convoluted and confusing is an understatement. The wisest course of action is to assume that some portion of your settlement will be subject to taxes at some point, and talk to a professional to avoid any unpleasant surprises.
- A financial advisor.

A financial advisor is a professional who understands how money works and can help you make informed financial decisions. A good financial advisor will assess your present situation and offer options to help you maximize the value of your personal injury settlement. One word of caution: all financial advisors are not created equal. Some are highly-educated, well-trained and independent; others are glorified salespersons, pushing the products of a particular investment company. Do your research before you choose a financial advisor.



14 WAYS TO LIVE A HAPPIER LIFE

If you think for just a moment, you can probably name at least one person you know (and many celebrities you don't) who seems to have everything, yet is unhappy. This is true because money, fame, success, and other "shiny things" don't necessarily make a person happy. Once your basic needs are met, true happiness comes from within. The good news is that even if you're not a Pollyanna by nature, you can learn to see the glass half-full (or more!). Psychologists and others who study happiness have determined that even small behavioral modifications can result in big gains in personal happiness.

To help you get started, we have collected 14 strategies proven to help cultivate and nurture happiness. Enjoy!

1. KEEP A GRATITUDE JOURNAL.

Take note of the things in your life for which you are grateful – the big things (a roof over your head, healthy children), as well as the small things (a bird at the porch feeder, a great parking spot, a full moon in the night sky). Acknowledging the good in your life will lift your spirit. Write in your gratitude journal every evening, or carry a small notepad with you to jot down these gifts as the day unfolds.

2. TURN UP THE MUSIC.

Music can be calming or energizing, comforting, cathartic or empowering. Whether you like Mozart or something more contemporary, if it moves you, turn it up. If it makes you feel like dancing, so much the better.

3. PUT DOWN YOUR PHONE.

Too much screen time can detract from your happiness in a number of ways. It removes you from the people around you and prevents you from being present in the moment. Scanning social media can leave you feeling isolated and

inadequate (e.g., why does everyone have more/do more/look better than I do?). The 24-hour news cycle can leave you feeling battered or angry or both. You can't go entirely off the grid, but putting your phone down, especially before bedtime, will increase your happiness level.

4. SLEEP MORE.

Sleep is restorative. It is the time when your body and mind recover from the day and recharge for the next day. Aim for 7 hours per night whenever possible.

5. BREATHE.

Most of us don't think about breathing, but science suggests we would be calmer, healthier and happier if we did. "Controlled breathing" is a way to activate the body's relaxation response and quash the stress (fight or flight) response. A number of free and low-cost apps are available to guide you through the practice of controlled breathing. (Sesame Street even has one for kids!) Just Google "breathing apps" to find one that works for you.

6. BUY TIME, NOT STUFF.

If you are like most busy adults, there is not enough time in your day to do everything you have to do, let alone time left over to do anything you want to do. This leaves you in a constant state of "time famine." Famine is not conducive to happiness; it breeds desperation and anxiety. So, how do you get more time (i.e., become "time affluent")? Take a look at your to-do list. Is there anything on that list that you can pay someone else to do? Research has shown that spending \$40 on a time-saving service will make you happier. For example, if you don't like doing yard work on the weekends, pay a lawn service to do that work, and use that time to read or go on a hike or go to the gym or take your kids to the

beach. Although you are paying the gardener, what you really are buying is time to do something you enjoy; a neatly-mowed lawn is just a bonus.

7. CHANGE YOUR MINDSET.

As humans, we have evolved to remember hurtful, negative experiences so that we can avoid that particular type of pain in the future. This means that, for most of us, pessimism comes more naturally than optimism. While it's not easy to do, you can train your brain to think positively. Try these techniques:

- Acknowledge what is bothering you. Pause for a moment and pay attention to what you're feeling. Are you anxious, angry, frustrated, scared? Why? Say it out loud: "I'm worrying about my son driving his friends to and from the concert tonight," or "I'm hurt that my friends didn't invite me," or "I'm anxious about the test on Friday." That negative feeling is like Voldemort. Once you say its name out loud, it loses some of its power over you.
- If you get stuck in a downward spiral of negative thoughts and self-doubt, ask yourself this question: Would I talk to a friend like that? If the answer to that question is "no," make a conscious effort to change the dialogue in your head.
- The next time you think, "This is a problem," stop and say instead, "This is an opportunity." Changing that one word can completely alter the way you approach a particular situation.
- Spend time with happy people. Surround yourself with optimists. Their positive outlook just might rub off on you. Take note of the way the optimist deals with a difficult situation. What can you learn?

8. GET MOVING.

Active people are happy people. This doesn't mean you have to start training for a marathon or become a gym rat. Just get up and move every day. Take a walk. Take a hike. Take a yoga class. Go for a run. Go dancing. The more you move, the happier (and healthier) you will be.

9. COMMUNE WITH NATURE.

Spending time in nature makes a person happier. Getting out into a natural environment has been shown to decrease a person's tendency to brood (that is, to ruminate and fret over negative thoughts) and can be an easy way to quickly improve your mood. Head to a park, forest or mountain, or even a lake or ocean, near you and spend time outdoors.

10. MAKE YOUR BEDROOM OR MASTER BATHROOM A SANCTUARY.

Make this space the one place in your home where you can relax and seek respite. Infuse it with good smells from candles or essential oils. Fill it with soft sheets, blankets and towels. Paint the walls a calming color. As with the rest of your home, keep this space free of clutter. Make your bed. Not only does it make your bedroom tidier and, therefore, more welcoming, it gives you a sense of accomplishment at the start of every day.

11. CULTIVATE PERSONAL RELATIONSHIPS.

It is certainly possible to be happy alone, but your happiness will be greatly enhanced by a strong social network. Happy people form deep emotional attachments to other people -- a spouse or life-partner, good friends -- and, often, to a dog or cat.

12. FIND SATISFACTION IN YOUR WORK.

Even if your "dream job" is still just a dream, you will be happier if you change the way you approach your work. Consider the lunch-lady at your child's school. You may think "lunch-lady" is a thankless, menial job, but she might see it differently and, as a consequence, be very happy in her work. She might get tremendous satisfaction from working in "nutrition services" and take great pride in the fact that she knows every child's name and greets him or her with a smile; that every child gets a healthy meal; and every child leaves the lunchroom ready to tackle an afternoon of learning. All work has value; sometimes you just have to look at it from a different angle to see it.

13. BE GENEROUS, AND NOT JUST WITH MONEY.

Give what you can, in dollars, to causes that matter to you, but strive to also be generous of spirit. Volunteer. Share your talents and give of your time. Generosity is a seed of happiness.

14. ALWAYS LEAD WITH KINDNESS.

Kindness may be the key to genuine happiness. At the very least, it will open a door that leads to happiness. Acts of kindness have been shown to increase levels of oxytocin (the "love hormone"), as well as energy levels, serotonin levels, lifespan, and, yes, happiness. In your daily interactions with others, let kindness be your guide. Try also to extend the same kindness to yourself. Make a conscious effort to choose self-compassion.

SUGAR KISS MELON GAZPACHO

Prep 20 Mins | Cook 10 Mins | Yield 6 Servings

A delicious and refreshing chilled melon and avocado gazpacho. A pomegranate, pepitas and feta cheese garnish balances the sweetness and provides texture and contrast.

INGREDIENTS

For Soup:

1 small shallot, peeled and halved
1 clove garlic, peeled
1 Sugar Kiss melon, seeded, peeled and cut into large chunks
1/2 avocado
1/2 cucumber peeled, seeded and cut into large chunks
Juice from 1/2 lemon
1 t kosher salt
1/4 t white pepper
2 T Spanish Sherry Vinegar
1/4 cup good quality olive oil

For Garnish:

2 1/2 ounces pepita seeds
1 T olive oil
1/2 t kosher salt
1/2 t ground cumin
1/2 t chile powder
2 ounces crumbled feta cheese (optional)
1/2 cup pomegranate seeds

INSTRUCTIONS

For the Soup:

In a large food processor bowl, whirl shallot and garlic until finely minced. Add melon, avocado, cucumber, lemon juice, salt, pepper and vinegar. Whirl until smooth. While the processor is running, gradually add olive oil through the pour tube until incorporated. Taste and adjust seasonings. Refrigerate for at least an hour before serving.

For the Garnish:

Turn the oven on to 350 degrees. Spread the pepita seeds on a baking sheet and toss with olive oil and seasonings. Bake for about 10 minutes until they are golden, shaking them half way through. Store in an airtight container until ready to serve.

Serve the soup with a sprinkling of the seasoned pepitas, some crumbled feta and pomegranate seeds. You can add a drizzle of olive oil if you like.



Holliday Karatinos Law Firm is proud to announce a scholarship contest for high school students in Hillsborough, Pasco, Hernando, and Citrus counties. The merit scholarships will be based on overall GPAs and worthy essays on the importance of the 7th Amendment.

If you know a high school student who might be interested, please contact us for more information.



Cooking En Papillote

The Game-Changing Secret to Fast, Healthy Meals with No Pots to Scrub

Cooking en papillote is the game-changing secret to fast, healthy meals with no pots and pans to clean up. En papillote translates to “in paper” and cooking en papillote literally means to cook in paper. Protein, vegetables, aromatics, spices and a little liquid are wrapped in parchment packets and baked in the oven. The liquid in the packets steams the dish, retaining all the flavor and nutrients.

WHY YOU NEED TO LEARN TO COOK EN PAPILOTTE

There are many advantages to cooking en papillote:

- Allows for flexible quantities – It is a great way to make a single serving, but the packets can easily be multiplied by the number of people you plan to serve.
- Healthy – Most en papillote recipes call for lean protein such as fish, shellfish and a variety of vegetables.
- Accommodates many diets – Generally speaking en papillote dishes are low carb, gluten-free and Paleo-friendly. En papillote dishes can also accommodate dairy-free diets by using olive oil instead of butter.
- Fast – En papillote dishes can be assembled in 10 minutes and cooked in 15 – 25 minutes.
- Lots of variety – You can cook many different combinations of protein and vegetables en papillote.
- No recipe required – Once you learn how to cook en papillote you will not need a recipe, yet you can make different dishes every night of the week if you wish.
- No pots and pans to clean – The best part of cooking en papillote is there are no pots and pans to clean up after your meal.

PARCHMENT VS. ALUMINUM FOIL

The traditional method of cooking en papillote uses parchment paper, but you can also use aluminum foil.

Benefits of Using Parchment Paper:

- Makes for a great presentation – you can serve the puffed up packets directly on a plate and allow your guests to open their steam-filled packets at the table.
- Will not react with acids. Foil will sometimes react with lemon, vinegar or wine, creating an off-taste.
- Parchment is sold at most grocery stores in the waxed paper and aluminum foil section.

Benefits of Using Foil:

- Everyday material most people keep on hand.
- Easy to fold and seal.
- Handles extra liquids well without leaking.
- Can be cooked in the oven, on a grill, in a fireplace or open flame.

HOW TO BUILD AN EN PAPILOTTE PACKET USING PARCHMENT PAPER

Tear off a 24” piece of cooking parchment and fold in half. Using scissors cut a half oval shape so that when the shape is opened you have a full oval.

Brush the bottom half of the folded oval with a little melted butter or olive oil, keeping three inches from the perimeter of the half oval free of butter or oil. This prevents the food from sticking.

Begin building your stack of protein and vegetables. You can start with protein, or make a bed of vegetables, or even a bed of cooked rice or couscous if you want to include a starch. Season in layers as you add each ingredient.

Fold the top half of the oval over the food stack and seal the edges by making a series of overlapping 2" folds along the open edge. Work around the edge from fold to fold until the package is fully sealed. If you feel your seal is not fully secure, go ahead and repeat a second layer of folds over the first. Make sure not to wrap the food too tightly as you want some air space for steam.

Place the packet on a baking tray and bake in a preheated 400 degree Fahrenheit oven. The packet will brown and puff up as it bakes. The time required will depend on the thickness of the protein and your vegetables, generally 15 to 20 minutes. Parchment paper is generally safe to cook up to 425 degrees F.

Remove packet from the oven, carefully cut an "X" in the top of the packet and place the packet on an individual serving plate.

Serve immediately. Guests can pull the paper away from the "X" to access their dinner.

MASTER RECIPE

Here is a master recipe for cooking en papillote:

Protein

Fish, shrimp, clams, mussels, and deboned chicken all work well en papillote. Plan on ¼ to 1/3 pound per person and per packet. The thickness of the protein will determine the time required to cook. For instance, thin sliced chicken cutlets or thin fish fillets such as sole will cook in 15 minutes en papillote. A thick chicken breast or a halibut

filet will take a bit longer. If you are unsure your packet is done, carefully open it up and check. If it needs more time reseal it and return it to the oven.

Vegetables

A variety of vegetables can be used. The secret is to slice the vegetables thin so they cook quickly. Good vegetables for cooking en papillote include mushrooms, leeks, onions, peppers, asparagus, fennel, cauliflower, broccoli, zucchini and summer squash.

Fat

A little fat adds flavor and moisture to en papillote cooking. One tablespoon of olive oil or butter will do the trick.

Liquids

A little liquid is needed to create steam in the packet as well as to add flavor. You can use wine, vinegar, stock, coconut milk or a combination of liquids. You can use up to ¼ cup of liquid per individual packet. Include the oil or butter in your ¼ cup liquid calculations.

Tip: I often toss the cut vegetables in the liquid first so they are fully coated and then stack the vegetables on top of the protein.

Other Ingredients

You can add a variety of ingredients for flavor and texture including: olives, capers, herbs, spices, nuts, grated or thinly sliced cheese, precooked rice, couscous, pasta or mashed potatoes.

Instructions:

Heat oven to 400 degrees F. Prepare your parchment or foil packet. Layer in your protein and vegetables, seasoning between layers. Drizzle on your liquid; seal the packet and place on a baking sheet. Bake until done, typically 15 to 20 minutes, but up to 25 minutes for thicker protein. Remove from the oven and serve immediately.





EASY, COST- EFFECTIVE WAYS TO MAKE YOUR HOME MORE ECO-FRIENDLY

We know what you're thinking—Earth is a huge planet with billions of people, so how can one person make a difference? While the idea of becoming a more environmentally-conscious person can certainly be daunting, **there are plenty of changes you can make to your own home today to help make an impact.** And while there are larger-scale projects that may not be as kind to your wallet (such as installing solar panels), don't worry—there are much easier, simpler, and more inexpensive ways to transform your home into an eco-friendly haven. Here are some great tips to help you get started on your environmental journey:

- Grow drought-friendly or native plants in your yard.
- If you have the space, create a compost pile to help reduce trash that ends up in landfills; simply pick a sunny spot in your yard, add all of your kitchen scraps (vegetables and fruits—no animal products) and water your pile every day.
- Nurture indoor house plants - this helps improve the air quality in your home.
- When grocery shopping, try to **avoid any products that include plastic in their packaging.**
- Buy or make your own natural cleaning products (you can make your own by simply using vinegar!).
- Unplug all appliances when not in use, including your TV.
- Buy recycled toilet paper.
- Don't run the water while brushing your teeth (we're all guilty of it sometimes).
- Hang your clothes to dry.
- Keep your curtains open during the day and make natural light your friend.

- Speaking of light, **try swapping out all of your lightbulbs for more energy-efficient LED bulbs** (Bonus: you'll also save on your electricity bill).
- Upcycle as much as possible! Reuse and repurpose jars and other food containers - you can even get creative and upcycle food containers into planters for all those new air-purifying house plants! Pro-tip: Pinterest is a great resource for upcycling projects.
- Prefer sipping your iced tea through a drinking straw? Invest in reusable straws that can be used both at home and, if you want to go the extra mile, at restaurants, too.
- Try to buy used items as often as possible; become a regular at your local thrift stores, vintage shops, garage sales, and flea markets - not only is this eco-friendly (and fun!), but it also helps save a great deal of money on items that you don't necessarily need to buy brand new.
- **Go paperless!** Tired of getting bills in the mail? Well, we can't do anything about the bills themselves (alas, you'll still have to pay them), but most companies do offer the option to go completely paperless and view your statements online.

It's true that no big change happens overnight, but **even the smallest actions can create a ripple effect** throughout the Earth's oceans and forests, leading us towards a more sustainable future. You've read this far down, which means you care about the planet—and that in and of itself is the first step to becoming a more environmentally-conscious person.