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3 Initial Steps After Receiving Your Injury Settlement

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



SEE 'INJURY SETTLEMENT' PAGE 2

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.

Consider creating a budget or seeking the help of a financial advisor to manage it. Before you do anything, managing your settlement just requires some time and thought.

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. 📌

Illustration by Designs.ai

Summer Fun

Celebrating World Environment Day

June 5th is World Environment Day. Whether you're outdoors or stuck inside, celebrating the biodiversity of the planet we all share can happen any day of the week—even from the comfort of your own couch.

Take a break from your routine and enjoy the natural wonders of our planet with these live nature and wildlife cams:

Katmai National Park and Preserve

Katmai's live feed allows you to approach brown bears—without losing an arm! Watch as these majestic bears feast on salmon at Alaska's Brooks River:

www.nps.gov/katm

Yellowstone National Park

Yellowstone's famed Old Faithful geyser is just that—faithful. And now, you won't have to miss out on nature's regularly-scheduled performance through Yellowstone's livestream (and you won't even have to risk falling in):

www.nps.gov/yell

Yosemite National Park

Among the countless other wonders that can be found at the national park, Yosemite Falls is one the world's tallest waterfalls. No guarantees that you might not get sprayed through this amazing feed:

www.yosemite.org/webcams

California hummingbirds

You could spend hours with a pair of binoculars, trying to catch a glimpse of some of the most elusive and magical creatures on our planet, or simply check out this adorable hummingbird feed:

www.explore.org/livecams/hummingbirds

Channel Islands National Park

Hummingbirds not your thing? Try following the bald eagles of the Channel Islands as they hunt for prey:

www.nps.gov/chis

Oceans

Whether it's the Long Beach

SEE 'WILDLIFE CAMS' PAGE 7



Questions to Ask a Prospective Financial Advisor

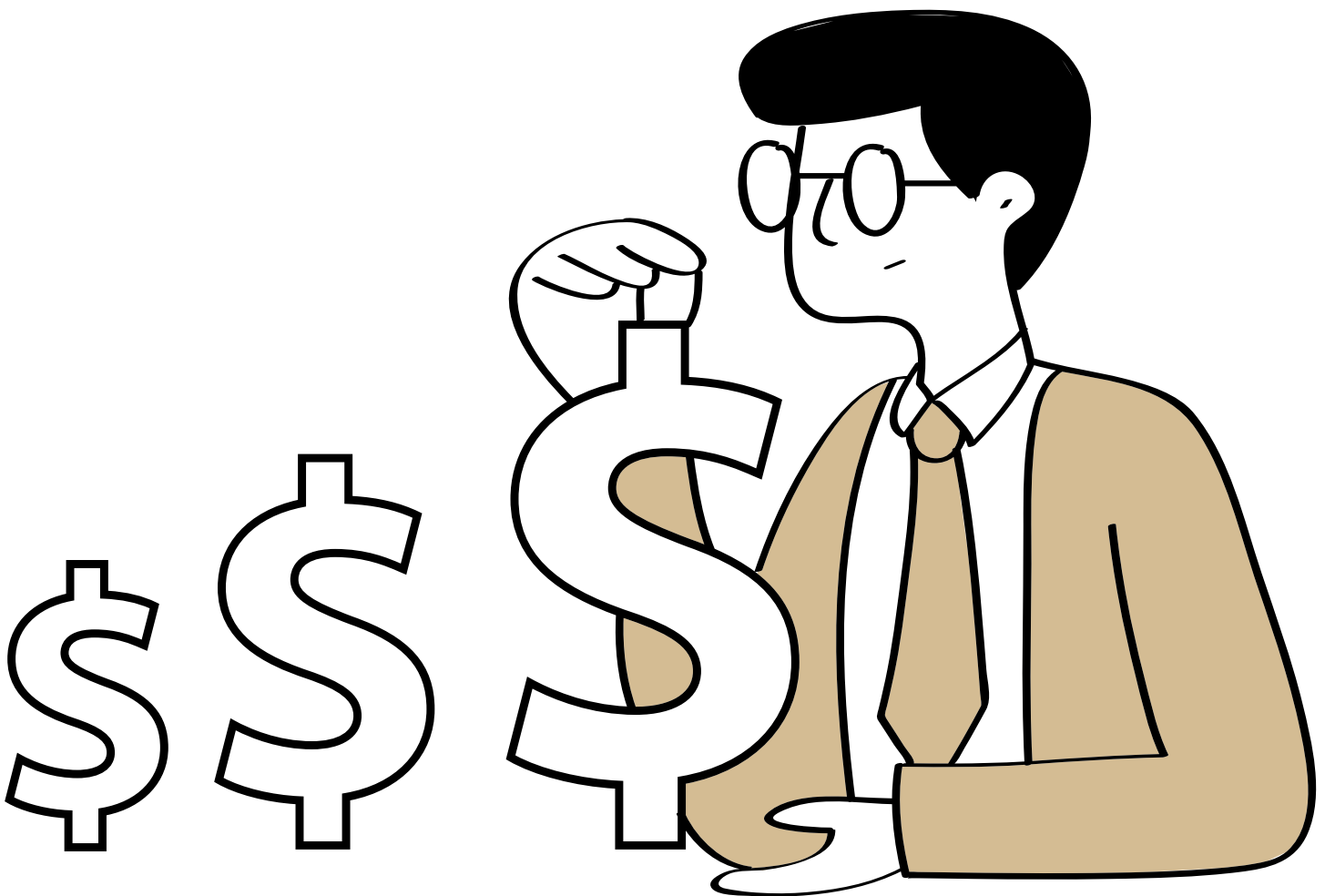
Below is a short list of questions to ask a prospective financial advisor. These questions will give you a good overview of whether a particular individual is qualified and worthy of your trust.

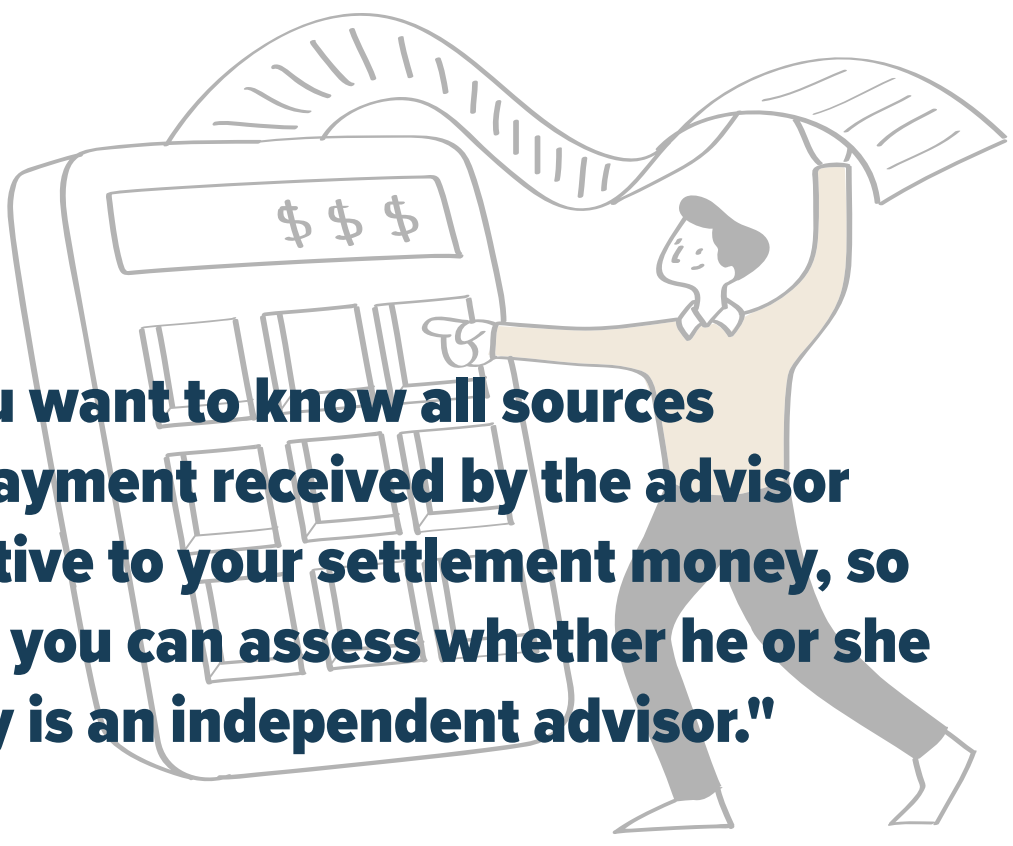
You may find, though, that you only have to ask a few of these questions to get a sense of whether this is an individual with whom you want to work.

1. What are your credentials?

This is an easy opening question, one that the advisor should be comfortable answering. The

advisor should tell you about his education, training and experience, and he should be specific. Take notes, so that you can verify his credentials later.





"You want to know all sources of payment received by the advisor relative to your settlement money, so that you can assess whether he or she truly is an independent advisor."

2. How are you compensated?

Some financial planners charge a flat rate (e.g., 1% of your annual assets). Some bill by the hour. Others are paid on commission; still others earn their income from a combination of sources. You want to know all sources of payment received by the advisor relative to your settlement money, so that you can assess whether he or she truly is an independent advisor.

Generally speaking, it is best to avoid advisors who work

on commission since, like any other commission-based salesperson, their advice may be clouded by their own self-interests.

The critical point here is that you ask about compensation and get a detailed answer. You don't want to be surprised by hidden fees or costs. General answers, such as "Our fees are among the lowest in the industry" are not acceptable. Even worse is a dismissal of your concerns, such as "I'd rather not discuss specific fees at this initial consultation."

3. Do you have experience advising clients about managing, preserving and growing a personal injury lawsuit settlement?

Different advisors will have different areas of expertise: retirement planning, saving for college, life insurance, managing a large inheritance, etc. Ask a prospective advisor if she has any experience working with individuals who, like you, have received a personal injury settlement. Does she have references from these individuals?

SEE 'FINANCIAL ADVISOR' PAGE 6

If an advisor does not have this particular experience, that is not necessarily a deal breaker. It is just one more piece of information to consider when choosing a financial advisor.

4. Have you ever been investigated or had any disciplinary proceedings instituted against you, by any regulatory body, for unlawful or unethical conduct?

Ideally, the answer to this question is an unequivocal "No." If the answer is "yes," follow up with, "What was the outcome of the investigation/disciplinary proceeding?"

5. What can you do for me?

This is a broad, open-ended question that should yield a fairly detailed answer. The advisor should provide a short outline, in plain English, of the skills he brings to the table and the areas in which he is comfortable (and qualified) to give advice. This question also should prompt the advisor to ask some questions of you about your short-term and long-term goals and your tolerance for risk.



If, instead, the advisor boasts about how he can "beat the market" or get better results than any other advisor in town, or if he says he knows "exactly" what you need and then launches into a speech full of technical jargon, consider this a red flag. An answer like this could be your first warning that this individual is more salesperson than advisor, and not someone worthy of your trust.

6. How often can I expect to hear from you?

Use this question as a springboard to a discussion of how, practically speaking,

your relationship with this financial advisor would work. Follow up with related questions, such as:

- How closely will you be monitoring my account – daily? weekly? monthly? quarterly?
- How would I contact you if I have a question?
- Will I deal directly with you or do you work with a team of other advisors?
- Who is on the team?
[Get names and contact information.] 📌

Illustration by Designs.ai



'WILDLIFE CAMS' FROM PAGE 3

Tropical Reef Aquarium or an orca lookout, you can choose your favorite ocean adventure through any of explore.org's countless ocean cams:

www.explore.org/livecams/oceans

Northern Lights

You can even turn your gaze to the sky and observe one of these most stellar natural wonders the planet has to offer with this spectacular nighttime display:


explore.org/livecams/polar-bears-international/northern-lights-cam 

Illustration by Designs.ai

Summer Fun

7 Rules for Getting Maximum Protection from your Sunscreen

#1. Use a broad spectrum protection product with an SPF of at least 15.

#2. Apply enough of it. Experts recommend 1oz. or a shot glass full for an average size adult at the beach or poolside.

#3. Apply sunscreen 15 minutes before sun exposure.

#4. Apply sunscreen to all exposed areas. Don't forget: the neck (front and back); the ears (from tips to lobes); the upper chest (especially for women); the scalp (for those with thinning hair and consider a hat, too); the feet (both tops and bottoms which can be exposed when you are lying

on your back or stomach).

#5. Reapply every two hours regardless of SPF factor. Set a timer on your phone or watch as a reminder.

#6. Reapply after swimming even if the sunscreen says it's waterproof.


#7. For the best cancer prevention and anti-aging benefits, use sunscreen on exposed areas every day, not just when at the beach or pool. 

Illustration by Designs.ai



Nicoise Salad with Seared Ahi

Prep 30 mins | Cook 20 mins | Yield 4 servings

A twist on traditional French Nicoise Salad, this dish uses lightly seared ahi instead of canned tuna and oven-roasted vegetables instead of boiled potatoes and steamed beans.

INGREDIENTS

For the vegetables:

- 12 ounces peewee or miniature yellow potatoes (or other waxy potatoes)
- 1/2 pound green beans, ends trimmed
- 2 T olive oil
- Fresh ground pepper and kosher salt to taste

For the dressing:

- 2 T minced shallots
- 2 t whole grain mustard
- 2 T red wine vinegar
- 6 T olive oil
- Fresh ground pepper and kosher salt to taste

For the salad:

- 1 1/4 pound sashimi grade ahi steak, about 1 1/2 to 2" thick
- 2 t olive oil
- 1 head butter lettuce, washed, torn and chilled
- 1 head frisee (also called baby endive), washed, torn and chilled
- 1 pint cherry tomatoes
- 12 olives, Nicoise or other type of olives
- 1 T capers, drained
- 2 boiled eggs, peeled and quartered



INSTRUCTIONS

For the vegetables

- Heat the oven to 400 degrees. Spread the potatoes out on one baking sheet and the green beans on another. Toss each with 1 T olive oil and season with fresh ground pepper and kosher salt to taste.
- Roast the potatoes for approximately 25 minutes, depending on size. Remove from oven and toss after first 10 minutes. Potatoes are done when they can be easily pierced with a fork and have developed some nice color. Remove from oven and set aside.
- Roast the beans for about 10 minutes, tossing after 5 minutes. Beans are done when they are still firm, but are beginning to color. Remove from oven and set aside.

For the dressing:

- Place the minced shallots in a small bowl. Add the mustard and vinegar and whisk together. Whisk in the olive oil to form an emulsion. Season with salt and pepper to taste. Set aside.

For the salad:

- Rub the ahi with olive oil and season with salt and pepper. Heat a non-stick frying pan over medium high heat. Sear 2 minutes on each side, including the top, bottom and sides. The goal is to sear the outer crust of the ahi, but leave the interior pink and raw. Remove from the pan.
- Slice the ahi in thin 1/4" slices cutting across the grain of the fish.
- Spread the lettuce over a large platter or shallow bowl. Arrange the ahi slices, green beans, potatoes, cherry tomatoes, olives and boiled eggs over the lettuce. Drizzle with dressing and serve.