



STEVENSON • KLOTZ



# Stevenson Klotz Monthly Calendar—February of 2017

**Black History Month, Feb. 1 to 28.** Also known as National African American History Month, is an annual celebration of achievements by black Americans and a time for recognizing the central role of African Americans in U.S. history.

**Groundhog Day, Feb. 2.** Will the groundhog see its shadow?

**Abraham Lincoln's Birthday, Feb 12.** Remember the president who saw the country through the Civil War.

**Valentine's Day, Feb. 14.** Share the love. A day when it is traditional to send a card, often anonymously, to a person one is romantically involved with or attracted to.

**World Whale Day, Feb 18.** A celebration that honors the humpback whales who come to Maui each winter.

**Presidents' Day, Feb. 20.** Held on or around the birthday of the first U.S. president, George Washington.

## Also Inside This Issue:

- What Chapter Was That?
- Handling the Press
- SKLF February Calendar
- Spare Your Back!
- What's Up At SKLF?
- Eric's Corner
- Auto Dealer Fraud and the Yo-Yo Scam
- Recipe of the Month: Crawfish Bread
- Community Spotlight w/ Pensacola's Gallery Night



We want you to think of us as your trusted legal advisors. If you, your family, or friends need legal advice, we want you to give us a call to help you. Even if it is a legal issue we do not handle, we will get you to someone who does.

Happy New Year  
from your trusted  
legal advisors, SKLF!



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## What's Up At SKLF?

February is always super busy. The seasonal slowness of the holidays has long faded. It feels like the year is going to jump out from under you like a racehorse with plans and goals.

Eric and I are well into planning how to complete our first quarter goals. Every year we meet and plan our yearly goals by quarter and meet regularly to measure our progress and plan for the next steps in each goal's evolution.

This month we will have our firm retreat in Pensacola to get the staff on-board for our planning and implementation of goals. We went out of town for the retreat last year, but decided to stay local because so much is going on at the office.

Eric and I will be traveling to Nashville soon for our quarterly Mastermind group. We had a training session this week for our office systemization software and are close to having that plan finalized. Eric and some of the staff will be traveling to the Florida Association of Justice conference to work on keeping our civil trial skills cutting edge.

As always, we are working as hard as we can to help people. If we are not working on a specific case, we are improving our skills and office to deliver the best legal service to each and every client. Thank you for trusting us with your case.

## What Chapter Was That?

A minister told his congregation, "For next week's sermon, I would like everyone to read the 17th chapter of Mark from your Bible. This will help you fully understand my topic on an important sin."

The following Sunday, the minister opened his sermon with, "Now, how many of you have read Mark 17 this week as I asked?" Nearly all the hands went up.

The minister smiled. "Mark has only 16 chapters. I will now proceed with my sermon on the subject of lying."

## RECIPE OF THE MONTH

### Crawfish Bread



It's crawfish season. Boiled mudbugs should be easy to find this time of year. This recipe is a great way to satisfy your crawfish cravings. Because you can easily pick up frozen crawfish tails, you should be able to make it any time of year. Enjoy!

#### Ingredients:

- 2 cups peeled crawfish tails
- 1 loaf French bread
- 1/2 stick butter
- 1/2 cup onions (diced)
- 1/2 cup celery (diced)
- 1/4 cup red bell peppers (diced)
- 1 tbsp garlic (minced)
- 1/2 tsp dry mustard
- 1/2 cup mayonnaise
- 1/3 cup mozzarella cheese
- 1/3 cup cheddar cheese

#### Directions:

1. Slice French bread in half lengthwise and scoop out the inside of the loaf. Set aside.
2. In a large skillet, melt butter over medium-high heat. Sauté crawfish, onions, celery, red bell peppers, and garlic for 15 minutes.
3. Add in dry mustard, mayonnaise, and cheese until melted. Mix together.
4. Spread crawfish mixture inside the bread then put halves back together. Butter the top of the loaf, wrap it in aluminum foil and bake on a barbecue pit or in a 350° F oven for 20 to 30 minutes.
5. Cut bread into slices and serve hot.

### Our areas of practice include:

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- Dangerous or Defective Drugs
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- Wrongful Death
- Car & Truck Wrecks
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## Community Spotlight

*Each month, we like to feature people we work with, our neighbors, or people who are influential in our community. This month, we would like to feature Pensacola's Gallery Night.*

This month we'd like to spotlight downtown Pensacola's Gallery Night. Stevenson-Klotz Attorney Chris Klotz was just appointed to the Gallery Night Board.

As almost all of you know, Gallery Night originally started out as a smaller crowd of shops opening their doors to promote art, music and culture in downtown.

Cresting in popularity in 2016, Galley Night became a huge street party that was well attended, but not fulfilling the original mission of Gallery Night.

As the Downtown Improvement Board bowed out as a sponsor, a new group of sponsors have stepped in to keep the event alive, relevant and vibrant.

Gallery Night is a major part of the great vibe that has renewed the downtown corridor. Please don't forget about Gallery Night as a fun, family event for when the days grow warmer and spring approaches.

The event is from 4 to 8 pm with the larger, older crowd oriented, street party to follow after the event closes at 8 pm.

Consider attending Gallery Night in its revamped format that brings it closer to its original roots of art and music.

## Auto Dealer Fraud and the Yo-Yo Scam

Many people shop for cars in the beginning of the year. Do not fall prey to the "yo-yo scam."

So what is a "yo-yo scam" anyway? Many people are not familiar with the term. But the scam is something you need to be aware of so that you are not taken advantage of the next time you go shopping for a new (or pre-owned) car.

A typical yo-yo scam looks like this: after negotiating a contract, the car dealership tells the consumer that she is "all set" to buy the car she has carefully selected to take home and that her credit application has been approved. The consumer signs the contract, pays the dealer the down payment and proudly drives home in her new set of wheels. She shows her shiny new car off to her friends, family, and co-workers, and maybe even posts about it on Facebook. A few days or even a few weeks later, the car dealer calls and says, "There is a problem with the bank. Your application was not approved." or "Your financing fell through."

At this stage, several things can happen. Sometimes the dealer tells the consumer she has to return the car but the dealership keeps the down payment. Other times the dealer may tell the consumer she has to pay a bigger down payment or sign a new contract to keep the car. The new contract will probably have a higher interest rate. If the consumer does not accept the dealer's new terms, the dealer may threaten to call the police and report the car stolen. Or the dealer may literally come to the consumer's house in the middle of

the night and take the car from the driveway or at their office while co-workers are watching.

This type of auto dealer fraud is known as a "Yo-Yo," because the dealership pulls on the string and takes the car back. Yo-Yo scams harm consumers and violate the law. Car dealers violate state and federal laws when they sell a car to a consumer and then try to change the deal or they make the consumer give the car back. Consumers victimized by this scam can sue the dealership for damages and attorney's fees.

### How to Protect Yourself:

Here are several things you can do to make sure you don't get into a situation like this.

**Never drive a car off the lot without approved financing.** If you can't get immediate financing, wait until the financing is approved. Arrange your own financing before going the dealership if you can.

**Read every document you are asked to sign and get copies.** A dealer may tell you that the contracts contain propriety information, so you cannot have a copy. This is not true. You have a right to a copy of any document you sign.

**Never sign any documents that are not completely filled in.** Draw a line through any blank spaces.



## Eric's Corner

Like most years, January has come in like a lion. We have been busy at the office with intake. It seems that this New Year will be filled with a lot of folks who are looking for help. We are glad they are choosing us.

The Stevenson's rang in the New Year at our friends Jay and Jen Bradshaw's house watching football and



the crazy Mariah Carey debacle on the TV. We had a lot of folks there, kids included, and everyone enjoyed a great time.

We are in between kids' sport seasons right now, so we were able to go to Alabama and try to do a little hunting. Mostly, we spent a lot of time in the woods just enjoying each other's company around a fire and playing corn hole.

Cole went on a camping trip with the Boy Scouts in Tennessee. They stayed in a cave outside of Chattanooga and enjoyed what was called "The Lost Sea Adventure." The cave had an enormous underground lake in it with trout that are blind due to the darkness. Cole says it was the first time he ever experienced true darkness when they turned their flashlights off in the cave because there were no stars, Moon, or Sun to provide any light whatsoever. They also saw rare crystal formations and slept on the floor of the cave in their sleeping bags.

We are looking forward to February. The kids will start baseball practice and hunting season will finish up. Hopefully we will be able to put some game in the freezer before the season ends.

## Spare Your Back!

A major cause of back pain and injury is improperly lifting heavy items at work or in the home. Remember these basic techniques for safe lifting:

- Assess whether you need help. Before you even think of lifting an object, ask yourself whether you can really handle the load alone or you should ask a co-worker for assistance, or get some kind of mechanical aid, like a dolly.
- Always bend your knees. Bending at the waist when you lift something strains your back. Bending at the knees helps you maintain your balance and lets your stronger leg muscles do the work of lifting.
- Hug your load. Keep the object as close to your body as you can. Gradually straighten your legs to a standing position.
- Don't twist. Twisting can overload your spine and cause serious injury. Keep your feet, knees, and torso pointed in the same direction when you lift.
- Put your load down carefully. Use the same techniques in setting down the object that you do when lifting it.

## Handling the Press

Rock star David Bowie knew how to charm reporters. According to the Digital Spy website, when a magazine ran a series on some of the journalists who'd interviewed him over the years, they discovered that he'd played the same trick on them over and over again.

Bowie would schedule a 45-minute interview. When his aide came in to show the reporter out, he'd say, "Look, I know we're on a schedule, but we're having such fun here, could we do an extra 15 minutes?" Every journalist felt flattered by the attention, which usually resulted in a positive review of whatever album Bowie was publicizing. Only years later did they realize that he'd scheduled them for a full hour all along.



Photo Courtesy of Adam Bielawski