



Stevenson Klotz Monthly Calendar—December of 2017

National Ugly Christmas Sweater Day, Dec. 15. We all have one from our Aunt Betty in Bugtussle. Don't hide it in your closet or regift it—wear it proudly on this day. You will be in good company.

Answer the Telephone like Buddy the Elf Day, Dec. 18. If you know Buddy the Elf is, then you can embrace your inner child (or elf).

Christmas, Dec. 25. Celebrated throughout the world with the exchange of gifts, decorations, songs, feasting and more,

this day commemorates the birth of Jesus Christ.

Boxing Day, Dec. 26. Started in the Middle Ages and now celebrated on December 26th in Canada, South Africa, New Zealand, Australia, and several European countries. This is the day that churches open their alms boxes and distributes the collection to the needy.

World Healing Day, Dec. 31. This nonpolitical, nondenominational day is about peace, love, understanding, forgiveness, harmony, and restoring balance.

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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.

Stevenson Klotz is committed to our local community!



What's up at SKLF?

We had another great Gallery Night in November for our Youth Music Project. We had three acts play: Ben Kennington, Ashlyn Arnold, and Soul Station. We had a big crowd surrounding the stage at Seville Tower at the corner of Government and Palafox.

Be sure to come out to the next Gallery Night to see these young musicians on stage downtown. We are continually amazed at the talent level these kids have.

We had a wonderful Thanksgiving meal with the other law firms in our building. It was a potluck meal with turkey, ham, casseroles, and plenty of desserts. I am not sure what the level of work was after lunch because most of us were in a food coma!

The year is winding down, and we are in the process of finalizing action plans to finish our goals for the year.

Chris attended a conference in Orlando designed to help our firm with time management and other practices.

Cheryl and Eric attended a conference in Fort Lauderdale with our marketing and management group.

Micki and Mike attended EntreCon, a local conference sponsored by the Studer Institute designed to help small businesses grow.

We are very excited to have had the support of all of our clients and friends this year. We have had a better year and have been able to help more people than we expected. We are truly grateful.



RECIPE OF THE MONTH

Chili



As it's getting colder, try this amazing chili dish.

Ingredients:

- 3 lbs. boneless chuck (1-inch cubes)
- 4 cups rice (cooked)
- 16 oz. beef broth/stock
- 16 oz. can of pinto beans
- 4 tbsp. chili powder
- 2 tsp. cumin
- 3 tbsp. flour
- 1 tsp. salt
- 2 tbsp. vegetable oil
- ½ tsp. pepper
- 1 tbsp. oregano
- 2 garlic cloves (minced)

Directions:

- 1 Heat oil in a 4-quart pan over medium heat. Once up to temp, add beef and seer until mostly cooked.
- 2 Add garlic and lower heat.
- 3 Sprinkle the chili powder, cumin, flour, and oregano over the meat. Stir until evenly coated.
- 4 Add beef broth/stock and stir until well blended.
- 5 Add salt and pepper to taste.
- 6 Bring to boil. Stir occasionally.
- 7 Reduce heat and simmer for 2 hours.
- 8 Cover and refrigerate overnight (or you can eat right away, but cooling overnight makes it taste better).
- 9 Reheat and add the beans.

If you do not have time to cool the chili in the refrigerator, add the beans at the point it simmers for 2 hours. Serve over rice. You can add a spoon of sour cream and lime wedge if you would like.

Our areas of practice include:

- Personal Injury
- Consumer Protection
- Nursing Home Injury
- Premises Liability
- Criminal Defense
- DUI Defense

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Community Spotlight: Pensacola Cooks Kitchen (PCK)

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 Cooks Kitchen (PCK).

Carrie threw me a great 45th birthday party at Pensacola Cooks Kitchen (PCK) which is on the west side of Pensacola on Barrancas Avenue. PCK is a great restaurant that also offers cooking classes.

Carrie planned a Cajun cooking class on a Saturday night. We had 13 people at the party, and the great people at PCK taught an interactive class where all of us got to do some hands on cooking. The menu was Cajun fried eggplant, crawfish salad, chicken and sausage jambalaya, and bread pudding. Everyone enjoyed getting to get behind the grill and mingle and talk while we prepared the meal under the guidance of the amazing cooks at PCK.

PCK is a great restaurant too. They are open for lunch and dinner most days. They grow most of the vegetables and herbs they use in their garden on the property. All of the ingredients are locally sourced. Their meatloaf, spaetzle, stewed vegetables, and BLT are among the best known dishes.

Our families' favorite is the pork schnitzel. We took Cole and some friends there for Cole's 13th birthday, (there may be a birthday theme here) and every single boy ordered the pork schnitzel with white mushroom cream sauce. None of them left any food on their plate.

If you live on the west side of Pensacola or find yourself over there, do yourself a favor and go to Pensacola Cooks Kitchen (PCK).

Practice Area: Changes May Be Coming to Florida's Insurance Laws

Florida has an unusual law in its *No Fault Motor Vehicle Insurance Act*. Florida law requires that every driver carry \$10,000 worth of insurance to cover his or her own medical bills in an accident.

While this law applies regardless of who is at fault, it is generally insufficient to cover someone's medical bills after a car wreck. Additionally, Florida has no law requiring drivers to have bodily injury insurance to cover claims if they cause an accident. This lack of mandatory bodily injury coverage means that if someone runs a red light and injures you, that person does not have to have insurance to cover your injuries.

The Florida House of Representatives looks as if it will be passing a bill that will eliminate this no fault, or Personal Injury Protection ("PIP") law. Under the proposal, PIP end and will be replaced with mandatory bodily injury coverage. Additionally, the limits will be \$25,000 which will go a lot further than under the old law. At the time of this writing, the entire house had not voted on the bill, but the news is exciting for those of us who believe it is time for a change in Florida law.

Unexpected Consequences

An attorney had a dilemma. He learned that a frail client, in poor health and easily excited, would soon come into a large windfall of cash. He feared that upon hearing this news the man would go into cardiac arrest.

He fretted over how best to share the information with his client. After a few days he finally called the gentleman to have him come in for a meeting.

Once the client was seated in the office and comfortable the attorney said, "I want to run a situation by you."

"OK," the man replied.

"What would you do if you found out you stood to inherit \$5 million?"

The client gasped and clutched his chest. Then he let out a deep sigh and said, "I'd give half of it to you."

At that point, the attorney gasped, clutched his chest, and fell over.

Youth Music Project Essay/Song Writing Contest

Enter the contest for a chance to win a \$250 scholarship to advance your interest in music.



Thanks for the Referrals!

A special thank you to the following friends who referred us clients the last month. We are grateful and honored anytime someone trusts a friend or family member to us.

- Jennifer Anderson
- Dawn Cooper
- Sylvester Holley
- Carron Murray
- Jessica Thomas
- Zachary Schnarr
- Kaylen Walden
- Jamar Williams

Chris' Corner

Eric gave me a great book this year that I've just finished reading. *The Music Lesson* was written by one of the World's all-time greatest bass guitarists, Victor Wooten. If you ever want to see some amazing bass guitar solos, check out Victor Wooten on YouTube.

The Music Lesson contains life lessons for musicians and non-musicians. The story is told through the eyes of Victor and his mysterious and wise mentor, Michael. The story's main take away is how music and its influences are intricately intertwined in life. Music is, all at the same time, a science, a spiritual connection and life force that we humans only have barely begun to understand.

One lesson from the book is that rehearsal and practice are only part of the mastery of music. Listening and feeling are equally important parts of learning to play music.

It makes me think of one manner in which we at Stevenson Klotz try to distinguish ourselves from the herds of other law firms out there you could choose from. We work very hard on building our foundational legal skills to bring you the highest level of legal proficiency. That's the practice part. We also, hopefully, deliver the listening and feeling part to our clients. Listening and feeling are sometimes the areas that law firms under-deliver to clients.

Please know that at Stevenson Klotz, we are going to do our best to deliver both skill and feeling to your legal situation. Delivering both of those qualities to our clients is something we strive to accomplish.

We hope this sets us apart from the rest. Thank you for trusting us with your case.

Christmas Translated

Here's how the greeting "Merry Christmas" is translated in countries around the world.

Country	Greeting
France	Joyeux Noël
Spain	Feliz Navidad
Germany	Fröhliche Weihnachten
Italy	Buon Natale
Greece	kalá Christoúgenna
Turkey	Mutlu Noeller
Haiti (Creole)	Jwaye Nwel
Norway	God Jul
Portugal	Feliz Natal
Scotland	Blithe Yule
China (Mandarin)	Shèngdàn jié kuàilè
Bulgaria	Vesela Koleda

Be Safe on Your Bicycle!

Bicyclist deaths have risen significantly in recent years, and adult men, not kids, are most often the victims, according to the MedlinePlus website. In 2015, the most recent year figures are available, biking deaths rose 12 percent. Of the 818 fatalities in 2015, a hefty 85 percent were men, with an average age of 45.

A report by the Governors Highway Safety Association noted that bikers often believe they have the right of way and are unable stop in time to avoid a collision. Drivers also often don't see bikers until it's too late.

Intersections aren't the most dangerous area. Seventy-two percent of bicycle fatalities occur away from intersections. More than half take place between 6pm and 6am.

Alcohol, whether consumed by the biker or the driver, is also a factor in 37 percent of collision deaths.

