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## MAN'S SMARTEST FRIEND

### Lulu the Pot-Bellied Pig's Cunning Plan to Save Her Owner

According to animal experts, pigs are smarter than any other domestic animal, including cats and dogs. That may seem hard to believe, as you probably associate pigs with a pink, smelly animal that oinks and rolls around in the muck. However, the story of how Lulu the pot-bellied pig saved her owner's life might persuade you to reconsider.

Back in 1998 (otherwise this story would have certainly gone viral), Lulu the pig was a permanent fixture at Jo Ann and Jack Altzman's property in Beaver Falls, Pennsylvania. They had initially only taken Lulu from her original owner, the Altzmans' daughter, for a temporary stay, but they ended up bonding with Lulu, and she was with them for much longer than expected.

On Aug. 4, Jo Ann suffered from a heart attack. Jack was out of town on a fishing trip, and even though Jo Ann cried for help and even threw an alarm clock out the window, no one heard her cries from their somewhat secluded home. The family's dog, Bear, barked and barked to no avail. Lulu, however, knew Jo Ann needed help quickly and waddled into action.



Lulu made her way to the nearest road, scraping her skin in the process and leaving it torn and bleeding. Once she reached the road, she laid down as if to play dead. Not long after that, a passing driver saw Lulu and stopped to check on her. Once Lulu was sure she had the driver's attention, she got up and waddled back toward her home, leading the driver to where Jo Ann lay on the floor.

When the driver found Jo Ann, he immediately called 911, and emergency services took her to a medical center for open-heart surgery. Had just 15 more minutes passed without help, Jo Ann would have died.

For her heroism, Lulu received the Tiffany gold hero's medal from the American Society for the Prevention of Cruelty to Animals and made multiple television appearances as her fame spread. Hopefully, she was smart enough to know just how much she was appreciated.

## The Unexpected Gifts of Communication — in Life and Law

I recently learned that both the inventors of Morse code (Samuel Morse) and radio (Guglielmo Marconi) were born in the month of April. This led me to thinking more broadly about communication, from the technological aspects to the powerful human drive that ever-evolving technology seeks to serve.

If you have ever experienced the delight of meeting someone who literally "speaks your language" — for example, two English-speaking New Yorkers meeting at the airport in Paris, France — you have had direct access to that deep need within each one of us to feel understood. While so much has changed over the years in how we utilize cutting-edge communication, the timeless importance of why we communicate endures: Each of us needs, at least sometimes, to be understood.

When I was a little boy, in the late 1960s, I remember my father writing out, via longhand, letters to his brother overseas that were several pages long. He would use special lightweight paper and envelopes with a red, white, and blue set of stripes around the outer edge marked "Par Avion" to indicate it was being sent by air. His brother would respond with equal-length letters, and my father was happy to send and receive the correspondence every month. He put a great deal of thought and care into writing and wrote slowly using beautiful penmanship. He was eager to receive the replies to catch up on how his brother was doing. They shared, in detail, thoughts about family life, work, politics, religion, and other important matters.

At that time, long distance phone calls, especially overseas, were very expensive, and my recollection is that if such a call were



placed, the parties tried to communicate very quickly and wrap up the call in a minute or two. Because of the expense, such calls were commonly reserved for notifying loved ones about major life events: a birth, a wedding or, sadly, a passing. Telegrams were also frequently used to advise of such major life events.

Fast forward to today, through social media, I have friends on other continents I have never met in "RL" (real life), and we send each other electronic messages that remind me of the notes my classmates and I passed back and forth in elementary school. Or we jump on a video call and have the pleasure of seeing each other as we speak without any delay.

Can anyone deny that smartphones have changed people's behaviors, the culture, and essentially, the world? Compare the involved, intricate multiple-page letters between my father and uncle to a text between two teens, where even complete words have been reduced to a letter or acronym: "K?" and "LOL."



*-Ed Friedman*



# 2 SIMPLE BUDGETING STRATEGIES YOU CAN IMPLEMENT TODAY



Paying off debt and saving money are the building blocks of a healthy financial life, but the statistics are dire: One-third of Americans haven't saved a single penny for retirement, 38% of households have credit card debt, and 44% don't have enough cash saved to cover a \$400 emergency expense. If you see yourself in those numbers, there's no better time than now to start working on healthier financial habits because April is Financial Literacy Month.

Even with myriad apps available to help, budgeting can still feel intimidating. So, why not keep it simple with these two systems you can implement today?

### The 50-30-20 Strategy

Before she was a U.S. senator, Elizabeth Warren was a tenured law professor at Harvard, specializing in bankruptcy. During that time, she published the widely acclaimed personal finance book, "All Your Worth: The Ultimate Lifetime Money Plan." Some 16 years later, her advice still holds up. That's because Warren's approach to money is simple and flexible.

She suggests allocating 50% of your income to needs like housing, groceries, and utilities; 30% to wants like entertainment, vacations, and eating out; and 20% to savings, which starts by building a three-month emergency fund and then allocating savings to a retirement fund thereafter. If you have credit card debt, Warren suggests allocating that final 20% to debt repayment before you start saving. Otherwise, you'll just backslide as interest mounts on your existing debt.

If you're able to save more than 20%, adjust the ratios accordingly. If you can't save 20% just yet, start with less (even 1% each month adds up!) and make a goal to increase your savings by 1% each month or quarter.

### The Anti-Budget Strategy

If Warren's budgeting strategy feels too complicated, try financial expert and "Afford Anything" podcast host Paula Pant's anti-budget. Each time you get paid, skim 20% (or whatever your current savings goal is) off the top, put it in a savings or retirement account, and spend the rest however you'd like. Pant's logic here is that if you tell yourself you'll save "whatever's left over at the end of the month," you're unlikely to save anything. Free yourself from the worry by saving first, then spend the rest guilt-free.

If 20% feels like too lofty a goal, start with whatever feels doable and work to increase that by 1% each month or quarter.

# Perjury Is No Joke

## What Happens When Someone Lies in Court?



When you're injured, the last thing you want to worry about is someone lying in court and skewing your case. But you have little reason to worry — perjury is a very serious offense under the law. Even if someone tried it as an April Fools' joke, they would be far from off the hook. Here are some facts that may help you understand it better.

### Using Witnesses and Why

A witness is always held accountable for what they say. By providing their insight on a case, they're putting their livelihood and legal standing on the line. This doesn't mean we take everything a witness says at face value — that's why we have cross-examinations in court, when a lawyer will try to demonstrate inconsistencies in a testimony or put the credibility of the witness into question.

Ultimately, the jury may not believe a witness. A jury can determine whether to accept a witness's testimony in whole or in part or choose not to believe them at all.

### Proving Points — With Evidence

How do we avoid a case from becoming a "he said, she said" argument? We provide additional evidence. Whether it means surveillance footage, audio recordings, pictures, or other objective evidence, it can help refute false statements that can affect your case. An excellent legal team like ours can help you with this aspect of your case.

### Understanding Consequences of Perjury

If you believe a witness has committed the criminal act of lying or making statements to misrepresent something under oath, a witness can be convicted of perjury. This can result in serious consequences such as probation and fines — for federal perjury, someone can be convicted and serve up to five years in prison. Also, if a witness is convicted of perjury, they may not pass certain security clearances or be eligible for certain jobs.

The court makes sure to leave the fun April Fools' pranks to siblings and cousins. However, if it is something you worry about, make sure to have Friedman & Simon's expert experience on your side — we've seen it all!

# WHAT HAPPENS TO MY CASE IF SOMETHING HAPPENS TO ME?



A concern that clients with a pending personal injury claim or lawsuit frequently have is about what will become of their case if, tragically, they pass away before the case is concluded.

The answer depends on the specific circumstances of the case in question. If the death was the result of injuries suffered in the accident, the heirs of the decedent can include the wrongful death of their loved one, and all the financial and other damages that flowed from that death, as a part of their claim against the at-fault party.

If the death was the result of some medical condition or event unrelated to the case, the case must be reviewed very carefully to determine whether, without the plaintiff's availability to testify at trial, all the elements to prove the case are available.

The potential value of the case must also be considered and weighed against the complexity of the necessary estate proceedings. When a person dies, either with a will or without, a representative of the estate must be appointed by the Surrogate Court to continue the case the decedent had at the time of death. Depending upon who survived the

decedent and other factors, this can be relatively straightforward or extraordinarily complex.

This past month we successfully settled a case for the estate of a client who had retained us after he was injured in a car accident. He was a middle-aged man with a wife and young children, and he tragically died as a result of circumstances that had nothing whatsoever to do with the subject accident.

By the time he passed away, he had already completed an extensive course of medical treatment for the injuries from the car accident. It was our privilege to resolve the case favorably so our client's widow and children could receive the compensation he was entitled to receive had he lived.

If you have any questions or concerns about what might happen to a case if the claimant/plaintiff passes away before the case is concluded, please call us. We will review the specific circumstances of your situation and offer guidance.

# SUDOKU

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7	8	9	1	2	6	4	9	8
8	7	1	6	9	2	9	8	4
6	2	8	8	9	4	9	7	1
4	4	6	8	3	7	1	8	2

SOLUTION

## Rhubarb Oat Bars



Inspired by TasteOfHome.com

### Ingredients

- 1 1/2 cups fresh rhubarb, chopped
- 1 cup packed brown sugar, divided
- 1 tsp fresh lemon juice
- 4 tbsp water, divided
- 4 tsp cornstarch
- 1 cup old-fashioned oats
- 3/4 cup all-purpose flour
- 1/2 cup sweetened shredded coconut
- 1/2 tsp salt
- 1/3 cup butter, melted

### Directions

1. Preheat oven to 350 F and grease an 8-inch square baking dish.
2. In a medium saucepan, bring rhubarb, 1/2 cup brown sugar, lemon juice, and 3 tbsp water to a boil.
3. Reduce heat to medium and cook until rhubarb is tender (about 5 minutes).
4. In a small bowl, combine cornstarch and remaining water, stirring until smooth.
5. Gradually add to the rhubarb mixture, return to a boil, and cook until thickened. Remove from heat and set aside.
6. In a large bowl, combine oats, flour, coconut, salt, and remaining brown sugar. Stir in butter until mixture is crumbly.
7. Press half of the oat mixture into the prepared baking dish, spread rhubarb mixture on top, then sprinkle with remaining oat mixture.
8. Bake 25-30 minutes until golden brown. Cool completely before enjoying!