

2021

*Out with the old,
in with the new*

Kalfus & Nachman

INJURY AND DISABILITY LAWYERS

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January Newsletter 2021

www.kalfusnachman.com

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January 2021, Vol 67

It's A New Year

Your January Message From Attorney Paul Hernandez



Kalfus & Nachman Paul R. Hernandez, Attorney

[Click here to play the video](#)

9 Tips for Improving Finances Before Year-End

Before you ring out the old year there's still time to make some smart financial moves to save money and put you in a position for a prosperous start for 2021.

1. **Decrease Your Tax Hit for**

2020—you can reduce your taxable income by making contributions to your 401(k), IRA, or 529 plan. If you don't currently have one of those consider opening an IRA. You can contribute up to \$6,000 into a traditional IRA if you are age 50 or younger. Those older than 50 have the option of making an additional \$1,000 "catch-up" contribution.



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....continued from page 1 **9 Tips for Improving Finances Before Year-End**

2. **Use up Your Flexible Spending Account**—generally, those funds don't roll over into the next year. Some accounts do give you to a certain date in the New Year to put in for the funds. Check the specifics of your flex spending account.
3. **Up Your Credit Score**—there are several ways you can improve your credit score:
 - Check your credit reports for any mistakes and dispute errors you find with the appropriate credit bureau.
 - Pay off any accounts in collections.
 - Pay down a high credit card balance
4. **Cancel Unused Subscriptions**—look back over your bank and credit card statements to see if there are recurring subscription charges for services you no longer use and cancel them. Sometimes these sneak in without you being aware you've committed to them!
5. **Make a New Budget for 2021**—while you're examining those statements, take a hard look at your spending, and create a realistic budget for the new year.
6. **Build or Start an Emergency Fund**—these are uncertain times. It's a good idea to have a cushion for potential needs. Stash this money in an account at a separate financial institution so you're less likely to transfer it and use it for everyday expenses.
7. **Change Your Passwords**—cyber hackers love people who use the same password for everything. Once there's a breach, it's easy to get into other accounts with the same or slight variation of the password. You can still make it easy to remember—pick a song lyric or line from a poem, add some funky capitalization and punctuation marks. Keep a book of passwords in case you forget.
8. **Make a Will**—there are plenty of online services that can help you put together a simple will in a few minutes and help your loved ones avoid unnecessary hassles and potentially taxes in the future.

Do's and Don'ts for Avoiding Winter Falls

Winter weather can be unpredictable and a slight drop in temperature can mean slippery surfaces that can cause a trip or fall. Homeowners and businesses are obligated to clear and treat the driveways, parking lots, walkways, and sidewalks on or in front of their premises. But there are steps that you can take to protect yourself and lessen the risk of a fall. Below are some do's and don'ts to help you avoid injury:

Do: wear shoes or boots with rubber soles and a gripping tread for better traction. Smooth leather soles are no match for ice, sleet, or snow. If where you're heading calls for fancier footwear pack them and change when you get where you're going.

Don't: keep your hands in your pockets when you're outside. Gloves are the better choice to keep your hands warm and free to help you maintain your balance, hold onto something, or break a fall if you do slip.

Do: test a surface if you're unsure. Black pavement may mean ice. Try it first with one foot to see before forging ahead full speed. Carry a small, sealed bag of cat litter or sand in your pocket that you can sprinkle on a questionable surface if there's no way around it.

Don't: fill your arms with packages and bags. This obscures your view of the path in front of you and eliminates your ability to hold onto railings and other items that can steady you on slick surfaces.

Do: contact an experienced attorney if you do suffer a slip or fall injury that you believe may be due to negligence on the part of a business or homeowner. If possible, take pictures of the site of the fall and be sure to seek medical evaluation and care for your injuries.

Wishing all of our clients a Happy, Healthy New Year!



If you or a family member has been injured in a pedestrian accident, bicycle accident or car accident, or any personal injury, or has been denied Social Security Disability benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-361-0430** for your initial free consultation. Kalfus & Nachman PC, Personal Injury Attorney in Norfolk, can help you determine whether you need a lawyer for any personal injury case.



K&N
Furry Friends

The firm is covering the cost of the adoption fees *

Meet Baja! Baja is about 3 years old, and he's very playful. Baja can be shy at first, but he comes out of his shell quickly if you've got a stuffed toy handy. Baja does something we've never seen before - he drinks water on command! If you're looking for inspiration to stay hydrated in the new year, Baja is the dog for you. This handsome boy would do best in a home with adults. He gets along with dogs but can be picky about his playmates!

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Valentine's Giveaway!

Win a Romantic Dinner for Two
and a Bouquet of Roses
for your Sweetheart



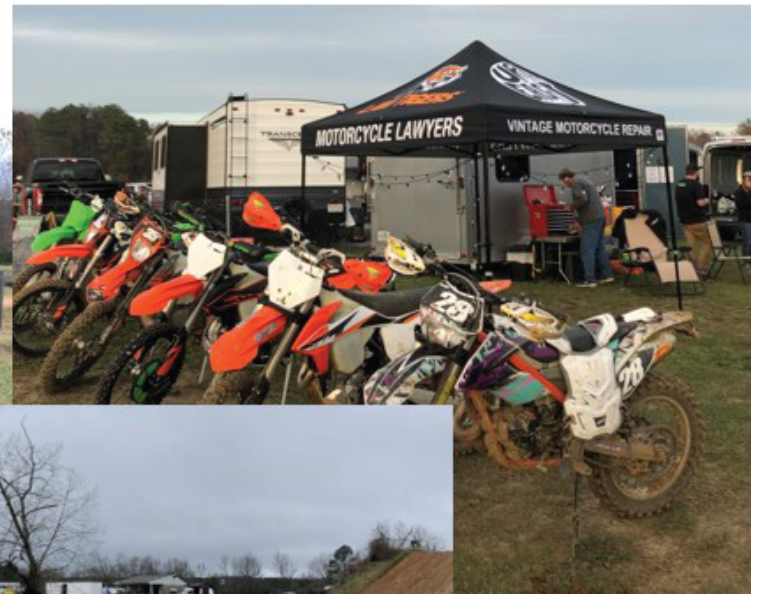
Kalfus & Nachman wants your Valentine's Day to be perfect! 3 lucky winners will receive a gift card for the restaurant of their choice (valued at \$100) and a bouquet of roses delivered to their sweetheart!!





LAW TIGERS®

MOTORCYCLE LAWYERS



Law Tigers has continued our partnership with SXCS, Sprint Cross Country Enduro Series for 2021. Our racers Brian and Lisa Audet of Urban East Motorcycles have worked hard for podium finishes in their class for the 2020 season. SXCS is a motorcycle only endurance racing series featuring one of a kind race courses across the state of Virginia and the Mid Atlantic.

What Our Clients Are Saying About Us



I can't say enough about Kalfus & Nachman; what a beautiful job they did, and they took care of me through the whole process - help me put my life back together. Paul R. Hernandez, the best attorney I ever met in my life, very well rounded very pleasant to talk to a beautiful person. I will use them repeatedly; these are some of the best attorneys you could get for any kind of accident that happened to you.



Clarence Gray

1 week ago



SOURCE: Google Reviews

Check Your Mailbox for Your 2021 Refrigerator Magnet



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Thank You For Referring Your Friends and Family!

Auto Accidents • Workers' Compensation • Social Security Disability • Wrongful Death

If you did not receive your calendar, please call us (757-461-4900)
and we will gladly mail one to you.

Recipe of the Month Merlot Filet Mignon

Perfect for your Valentine's Day dinner!

Ingredients

- 2 beef tenderloin steaks (8 oz each)
- 3 tablespoons butter, divided
- 1 tablespoon olive oil
- 1 cup merlot wine
- 2 tablespoons heavy whipping cream
- 1/8 teaspoon salt

Directions

1. In a small skillet, cook steaks in 1 tablespoon butter and olive oil over medium heat until meat reaches desired doneness (for med-rare, a thermometer should read 135 degrees; medium, 140 degrees, med-well 145 degrees, 4-6 min each side). Remove and keep warm.
2. In the same skillet, add wine, stirring to loosen browned bits from the pan. Bring to a boil; cook until liquid is reduced to 1/4 cup. Add the cream, salt and remaining butter; bring to a boil. Cook and stir until slightly thickened and butter is melted, 1-2 minutes. Serve over the steaks.



Recipe & image courtesy of tasteofhome.com

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The highest compliment you can provide to our business is to recommend those colleagues, friends and family whom you feel might benefit from our services. If you know of someone, please feel free to forward our contact information and website (www.KalfusNachman.com) or let us know directly and we'd be happy to set up a meeting. Thank you.

Legal Matters February 4th & February 18th



Tune in for a double dose of Legal Matters on
WAVY and FOX at 10 AM & 11 AM



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Case by Case February 3rd & February 17th



Case by Case on WTKR News
Channel 3 @ 10 am

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