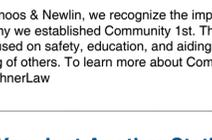


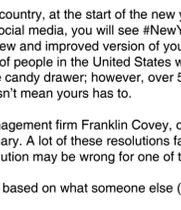
**FSTN News**

**#FSTNGivesBack**



At Fleschner, Stark, Tanoos & Newlin, we recognize the importance of giving back to our community. That is why we established Community 1st. This all-encompassing charitable program is focused on safety, education, and aiding organizations committed to improving the wellbeing of others. To learn more about Community 1st, visit [www.facebook.com/FleschnerLaw](http://www.facebook.com/FleschnerLaw)

**Are You Just Another Statistic?**



If you are like most of the country, at the start of the new year, you'll be making New Year's resolutions. Across social media, you will see #NewYearNewMe and tips and tricks on how to become a new and improved version of yourself. You are not alone. Statistics show that millions of people in the United States will be joining gyms, swearing off pop, and cleaning out the candy drawer; however, over 50% of those New Year's resolutions fail, but that doesn't mean yours has to.

According to the time management firm Franklin Covey, one third of resolutions don't make it past the end of January. A lot of these resolutions fail because they're not the right resolutions, and a resolution may be wrong for one of three main reasons:

1. It's a resolution created based on what someone else (or society) is telling you to change.
2. It's too vague.
3. You don't have a realistic plan for achieving your resolution.

In her article, "How to Make (and Keep) A New Year's Resolution," Jen A. Miller describes an acronym, originally coined in the Journal Management Review in 1981, that is an easy way to prepare for the new year. Think S.M.A.R.T.

1. **Specific** Your resolution should be clear. If you want to lose weight, set the pound amount. If you want to read more, set the number of books you want to read.
2. **Measurable** Logging progress into a journal or making notes in an app designed to help you track behaviors can reinforce the progress, no matter what your resolution may be. It will also motivate you on the bad days.
3. **Achievable** This doesn't mean that you can't have big stretch goals. But trying to take too big of a step can leave you frustrated or affect other areas of your life to the point where your resolution takes over. If you want to save money, start at \$500 instead of \$5,000.
4. **Relevant** Is this a goal that really matters to you, and are you making it for the right reasons? Make sure you are setting goals for yourself, not what you see on social media or on TV.
5. **Time-bound** Give yourself enough time to do it, with lots of smaller intermediate goals set up along the way. Gradual progress starts with the first step. One step at a time will lead to success at a goal, which will lead to habit, which will in turn change your life for the good.

This year, I am focusing on a few goals. First and foremost is spending more time with my loved ones. I have written in the past about my grandpa, Ernie. This year I was on my way back from a deposition in St. Louis when I got a call he was going into respiratory failure. Since my father passed away 13 years ago, my grandpa and I have been close. I cannot imagine what life would be without him. Thankfully, the 90-year-old former Marine came through, and I will get more time with him. Our lives can be fast-paced, stressful, and focused on work, sometimes at the expense of our loved ones. My main goal this year is to not let that happen to me. I also plan on working to de-stress my life. This includes taking more time for myself away from the office, working on meditating, and not answering work emails after a certain time.

We would love to hear how your New Year's resolutions are going! Drop a note on our Facebook page, with your goals this year. Remember, think SMART and have a wonderful start to 2020.



- Caleb Fleschner

**Employee of the Month**

**Congratulations to our January Employee of the Month, Patty West!!**



Patty has been with the law firm for three years and is a Medical Records Caller. Every day, she calls all over the USA to check on the status of requested medical records and assessments for our clients. Medical records are essential pieces to getting disability benefits for our clients, and Patty helps obtain those records. Patty said if she had one superpower, it would be the ability to freeze time.

People who voted for Patty said this: "Patty is AMAZING! Patty is always on top of her work and helping others however she can! Patty is always working hard for FSTN and our clients/coworkers!"

**2019 Employee of the YEAR**

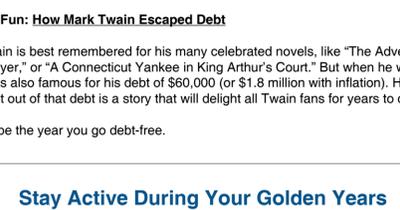
**Congratulations to our 2019 Employee of the Year, Pam Quiroz!**



Pam Quiroz was our Employee of the Month in May of 2019. She has recently been voted as our 2019 FSTN Employee of the Year! Pam has been with our law firm for ten years this November. She is a Medical Records Requester and she requests, submits, and calls to check status of medical records for our clients. Her favorite thing about her job is helping people from behind the scenes.

**Are You Ready For A Year Without Debt?**

Debt is a problem across the board. Research shows that around 80 percent of baby boomers, Gen Xers, and millennials are in debt. The cause of all this debt is complicated, but getting out of debt doesn't have to be. Whether you're struggling with student loans or ready to finally pay off your mortgage, let's look at helpful strategies for freeing yourself from the burden of debt.



**Where Did All This Debt Come From? (Click Link)**

Having debt is so common that it's almost become the norm. But having an average of \$17,000 in debt per household isn't normal. Mortgages, auto loans, credit cards, and many other seemingly unavoidable necessities add to the burden every year. This article from GOBankingRates examines the cause of the ever-increasing debt we face and what will happen if we don't find a way to reverse the problem.

**10 Easy Ways To Pay Off Debt (Click Link)**

It's not easy to pay off debt that's gotten out of control. There comes a point when those numbers are just too big to fathom and it feels like a hopeless cause. But no matter what struggles you face or how much you owe, it is possible to live debt-free again. And you don't have to fake your death to do it! Read up on these simple, effective strategies for paying off your debt with ease.

**The Ultimate Guide To Paying Off Student Loans (Click Link)**

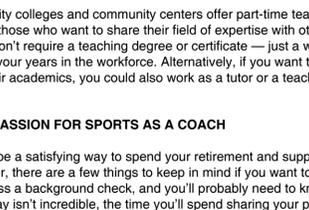
Student loan debt is one of the main sources of debt today. Countless people had to rely on student loans in order to cover the rising costs of higher education, and they start their careers with debt that will take decades to pay off. When you're faced with student loan debt, it can feel overwhelming. But with the right approach, you can rid yourself of this debt faster than you think. Check out the most effective strategies for paying off student loan debt.

**Just For Fun: How Mark Twain Escaped Debt**

Mark Twain is best remembered for his many celebrated novels, like "The Adventures of Tom Sawyer," or "A Connecticut Yankee in King Arthur's Court." But when he was alive, Twain was also famous for his debt of \$60,000 (or \$1.8 million with inflation). How the author got out of that debt is a story that will delight all Twain fans for years to come.

May this be the year you go debt-free.

**Stay Active During Your Golden Years  
3 Part-Time Jobs for Retirees**



Whether you want to generate some extra income during your retirement or just keep yourself busy, getting a part-time job can be a great way to spend your golden years. But why settle for just any opportunity when you could stay mentally and physically active and give back to the community? If that sounds like your ideal way to spend retirement, here are a few options to consider.

**PASS ALONG YOUR KNOWLEDGE AS A TEACHER**

Many community colleges and community centers offer part-time teaching opportunities for those who want to share their field of expertise with others. Many of these positions don't require a teaching degree or certificate — just a wealth of knowledge from your years in the workforce. Alternatively, if you want to help younger students with their academics, you could also work as a tutor or a teacher's assistant at a local school.

**SHARE YOUR PASSION FOR SPORTS AS A COACH**

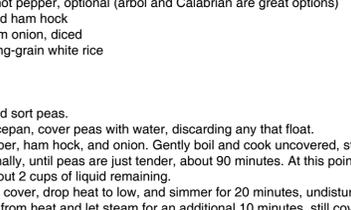
Coaching can be a satisfying way to spend your retirement and support younger athletes. However, there are a few things, and you'll probably need to know first aid as well. While the pay isn't incredible, the time you'll spend sharing your passion for sports with young people is more than worth it.

**GIVE BACK AS A PERSONAL CARE AIDE**

If you're looking for an opportunity to stay active and have a more direct impact on people's lives, you can try being a personal care aide. Personal care aides help elderly and disabled people with everyday tasks, such as shopping, doing laundry, and bathing. Many people who require this assistance prefer older aides who can empathize with their struggles, so it's a great job for recent retirees.

Just because you've retired doesn't mean you can no longer bring value to your community. With all the time you have on your hands, you could become one of your town's most valuable assets.

**Recipe of the Month  
Hoppin' John**



- Ingredients**
- 1 cup dried black-eyed peas
  - 5-6 cups water
  - 1 dried hot pepper, optional (arbol and Calabrian are great options)
  - 1 smoked ham hock
  - 1 medium onion, diced
  - 1 cup long-grain white rice
- Directions**
1. Wash and sort peas.
  2. In a saucepan, pour peas with water, discarding any that float.
  3. Add pepper, ham hock, and onion. Gently boil and cook uncovered, stirring occasionally, until peas are just tender, about 90 minutes. At this point, you should have about 2 cups of liquid remaining.
  4. Add rice, cover, drop heat to low, and simmer for 20 minutes, undisturbed.
  5. Remove from heat and let steam for an additional 10 minutes, still covered.
  6. Remove lid, fluff with a fork, and serve.

Inspired by Epicurious

**Check Out Our Website!**

Click on the following link to easily access the Fleschner, Stark, Tanoos & Newlin website. We have a lot of important information on our website, including active Mass Tort Claims we are handling, updates at our law firm, blogs, Attorney bios, and much more. The main page is also where you will find a link (green box) in the top left corner to quickly and easily access your FSTN Client Portal. Have you joined the Portal yet? Ask your Case Manager how you can join today!

[www.FleschnerLaw.com](http://www.FleschnerLaw.com)

**Real Client Reviews**

*"My attorney kept me informed about everything that was going on with my case, and anything I needed to sign was sent to me immediately. They were very professional in representing my case in front of the judge. They're a great law firm and I've referred them to close friends and family members. Thanks again for your help in winning my case."*

*- Lillie*

*"The firm was there for me from start to finish and always returned my calls within 24 hours, sometime before that. I felt good being with the firm, and they won my case! Happy holidays to Fleschner, Stark, Tanoos & Newlin. Thank you again!"*

*- Made Rentas*

**Case Types We Handle**

**Did You Know We Handle All of These Types of Cases?**

- Bicycle crashes
- Car accidents
- Pedestrian injuries
- Slips, trips, and falls
- Brain injuries
- Medical malpractice
- Wrongful death
- Social Security disability
- Family law
- Real Estate Law
- Wills & Estate Planning

Whether you were injured in a car crash or disabled due to a medical condition, you deserve experienced attorneys fighting for you. At Fleschner, Stark, Tanoos & Newlin, our firm's success depends on getting results for you. Contact us at 1-800-618-4878 or [www.fleschnerlaw.com](http://www.fleschnerlaw.com).

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