

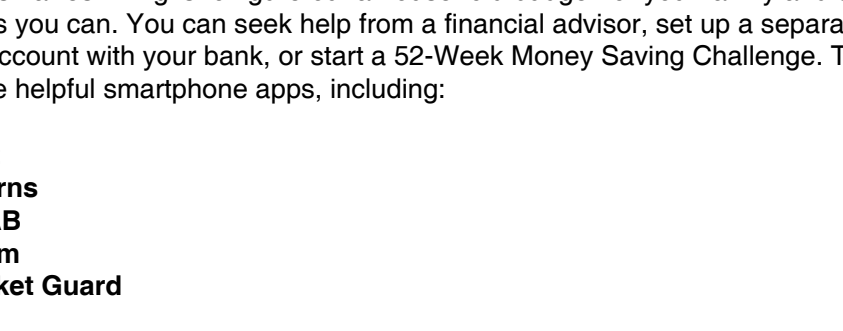
**In This Issue...**

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At Fleschner, Stark, Tanoos & Newlin, we offer the convenience of a local lawyer with the experience, resources, and reputation of a large national law firm. For more than 40 years, we've helped people just like you get through some of the toughest times of their lives.

Whether our attorneys are helping people across the United States get their Social Security Disability (SSD) benefits, or we're protecting the rights of Indiana and Illinois motor vehicle accident victims here at home, we pride ourselves on being a trusted law firm our clients can depend on. From using every resource available to build strong cases, to encouraging open communication with our clients, we want to be more than just your law firm—we want to help you move forward with your life.

**A New Year, A New You**



Making a New Year's resolution is a great way to make a positive change in your life, whether it's going to the gym, waking up earlier, or saving your money; but it's very rare you'll keep your resolutions for the whole year. According to U.S. News, approximately 80% of resolutions fail by the second week of February, so the odds are against you. We've researched some of the most popular resolutions and have some great tools to help you stay on top of them.

**Lose Weight/Exercise/Eat Healthy** – These are some of the most popular resolutions that people tend to make year after year. Some succeed; some don't. It's hard to stay motivated on your own, so it is important to have a workout buddy, join a weight loss competition, or find an online community for daily motivation. One online community is [www.dietbel.com](http://www.dietbel.com), where you can actually make money by losing weight! There are also some great smartphone apps we've found, including:

- **Lose It!**
- **My Fitness Pal**
- **Fitbit App**
- **NW App**
- **Noom**

**Save Money** – We all know saving money can be hard, especially when there are bills to pay. The smartest thing is to figure out a household budget for your family and stick to it as best as you can. You can seek help from a financial advisor, set up a separate savings account with your bank, or start a 52-Week Money Saving Challenge. There are also some helpful smartphone apps, including:

- **Mint**
- **Acorns**
- **YNAB**
- **Prism**
- **Pocket Guard**

WEEK	DEPOSIT	ACCOUNT BALANCE	WEEK	DEPOSIT	ACCOUNT BALANCE
1	\$1.00	\$1.00	27	\$27.00	\$776.00
2	\$2.00	\$3.00	28	\$28.00	\$804.00
3	\$3.00	\$6.00	29	\$29.00	\$833.00
4	\$4.00	\$10.00	30	\$30.00	\$863.00
5	\$5.00	\$15.00	31	\$31.00	\$894.00
6	\$6.00	\$21.00	32	\$32.00	\$926.00
7	\$7.00	\$28.00	33	\$33.00	\$959.00
8	\$8.00	\$36.00	34	\$34.00	\$993.00
9	\$9.00	\$45.00	35	\$35.00	\$1028.00
10	\$10.00	\$55.00	36	\$36.00	\$1064.00
11	\$11.00	\$66.00	37	\$37.00	\$1101.00
12	\$12.00	\$78.00	38	\$38.00	\$1139.00
13	\$13.00	\$91.00	39	\$39.00	\$1178.00
14	\$14.00	\$105.00	40	\$40.00	\$1218.00
15	\$15.00	\$120.00	41	\$41.00	\$1259.00
16	\$16.00	\$136.00	42	\$42.00	\$1301.00
17	\$17.00	\$153.00	43	\$43.00	\$1344.00
18	\$18.00	\$171.00	44	\$44.00	\$1388.00
19	\$19.00	\$190.00	45	\$45.00	\$1433.00
20	\$20.00	\$210.00	46	\$46.00	\$1479.00
21	\$21.00	\$231.00	47	\$47.00	\$1526.00
22	\$22.00	\$253.00	48	\$48.00	\$1574.00
23	\$23.00	\$276.00	49	\$49.00	\$1623.00
24	\$24.00	\$300.00	50	\$50.00	\$1673.00
25	\$25.00	\$325.00	51	\$51.00	\$1724.00
26	\$26.00	\$351.00	52	\$52.00	\$1776.00

Week	Deposited Amount	Account Balance	Week	Deposited Amount	Account Balance
1	\$ 5.00	\$ 5.00	27	\$ 135.00	\$ 3,890.00
2	\$ 10.00	\$ 15.00	28	\$ 140.00	\$ 4,030.00
3	\$ 15.00	\$ 30.00	29	\$ 145.00	\$ 4,175.00
4	\$ 20.00	\$ 50.00	30	\$ 150.00	\$ 4,325.00
5	\$ 25.00	\$ 75.00	31	\$ 155.00	\$ 4,480.00
6	\$ 30.00	\$ 105.00	32	\$ 160.00	\$ 4,640.00
7	\$ 35.00	\$ 140.00	33	\$ 165.00	\$ 4,805.00
8	\$ 40.00	\$ 180.00	34	\$ 170.00	\$ 4,975.00
9	\$ 45.00	\$ 225.00	35	\$ 175.00	\$ 5,150.00
10	\$ 50.00	\$ 275.00	36	\$ 180.00	\$ 5,330.00
11	\$ 55.00	\$ 330.00	37	\$ 185.00	\$ 5,515.00
12	\$ 60.00	\$ 390.00	38	\$ 190.00	\$ 5,705.00
13	\$ 65.00	\$ 455.00	39	\$ 195.00	\$ 5,900.00
14	\$ 70.00	\$ 525.00	40	\$ 200.00	\$ 6,100.00
15	\$ 75.00	\$ 600.00	41	\$ 205.00	\$ 6,305.00
16	\$ 80.00	\$ 680.00	42	\$ 210.00	\$ 6,515.00
17	\$ 85.00	\$ 765.00	43	\$ 215.00	\$ 6,730.00
18	\$ 90.00	\$ 855.00	44	\$ 220.00	\$ 6,950.00
19	\$ 95.00	\$ 950.00	45	\$ 225.00	\$ 7,175.00
20	\$ 100.00	\$ 1,050.00	46	\$ 230.00	\$ 7,405.00
21	\$ 105.00	\$ 1,155.00	47	\$ 235.00	\$ 7,640.00
22	\$ 110.00	\$ 1,265.00	48	\$ 240.00	\$ 7,880.00
23	\$ 115.00	\$ 1,380.00	49	\$ 245.00	\$ 8,125.00
24	\$ 120.00	\$ 1,500.00	50	\$ 250.00	\$ 8,375.00
25	\$ 125.00	\$ 1,625.00	51	\$ 255.00	\$ 8,630.00
26	\$ 130.00	\$ 1,755.00	52	\$ 260.00	\$ 8,890.00

**Quit Smoking/Quit Drinking** – We all have our vices but smoking cigarettes and drinking alcohol seem to be the most common addictions people try to quit. A good start is to see your healthcare professional and find out if he or she can help you with this transition. With both these addictions, you must truly commit yourself and WANT to quit. Surround yourself with people who do not partake in these activities, find another hobby to occupy your time, or seek real help through a group meeting in your area. Some popular smartphone apps we've found are:

- **Quit Now!**
- **Smoke Free**
- **Sober Grid**
- **Twenty-Four Hours a Day**
- **Sobriety Counter**

**Learn a New Skill or Hobby** – We're here to tell you that you can teach an old dog new tricks. Our brain is an amazing organ that is constantly learning and adapting every day. You may find it daunting to start learning something new, but hopefully these tips will help you! Take a class or lesson in your area on something that interests you. This could be a painting class, a college course, or an online class to learn a new language. Think back to your childhood and remember something you really loved doing – try to do that again! See if there are any past hobbies you enjoyed and want to get back to. Whatever hobby you find of interest, just make sure you choose something you can fully immerse yourself in and lose track of time doing. Then it will be something you truly enjoy!

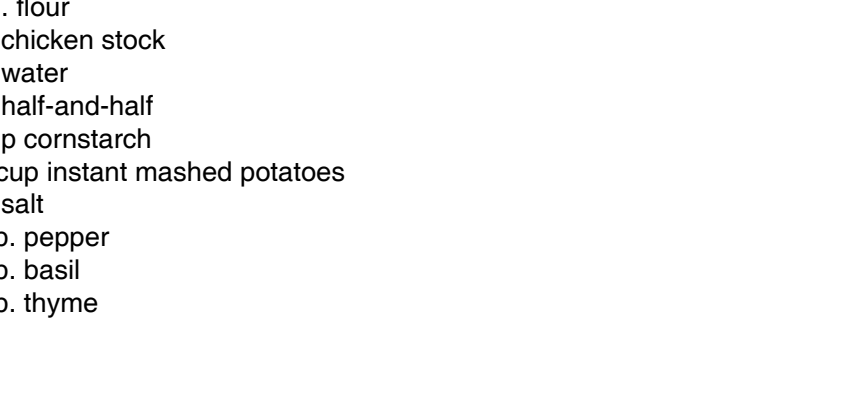
**Read More Books** – Several people say they love to read but just don't have time for it. Just think of the hours you spend on your phone or computer each day. Surely, you could put aside some time for yourself to enjoy a good book! If you don't know what to read, try joining a book club or a bible study group. Also try checking out the New York Times Best Books list, or check out this awesome website, where people read books then rate them and leave reviews: <https://www.goodreads.com/>. On this site, you can also connect with Facebook friends, find out what they're reading, and leave your own reviews on books you've read.

**Get More Sleep** – This is a tough one. If you're like most of us, there just aren't enough hours in a day to accomplish all you need to get done. That is often why people fall behind on their sleep because they are too busy trying to do that. It is often why people fall behind on their sleep because they are too busy trying to do that. Sometimes, you just must remind yourself that it can wait until tomorrow and get some shut eye. Here are some helpful tips we found online: Try to go to bed and wake up the same time every day, avoid sleeping in (even on weekends), limit caffeine and nicotine before bed, avoid big meals late at night, and avoid alcohol before bed. We've also found great research on meditating before falling asleep. You may also find it relaxing to lay in bed and listen to an app before you fall asleep. We have listed some meditation, sleep sound, and sleep timer apps below. Most of the smartwatches also come with sleep trackers, so you can see how well you slept the next morning. Here are some apps we found that might help:

- **Better Sleep**
- **Noisli**
- **Pzizz**
- **Slumber**
- **Calm**

If you are still struggling to keep your resolution going, here are a few more tips: Make a plan, ask for help, reward yourself, be realistic, and plan for success. Start small and take baby steps. Research suggests it takes 21 days to form a habit or break a habit. Obviously, it may take longer for some to stick to or break a habit; but if you can do something for 21 days, just see how much longer you can go. Whatever you do, just don't give up!

**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.

**12 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)**

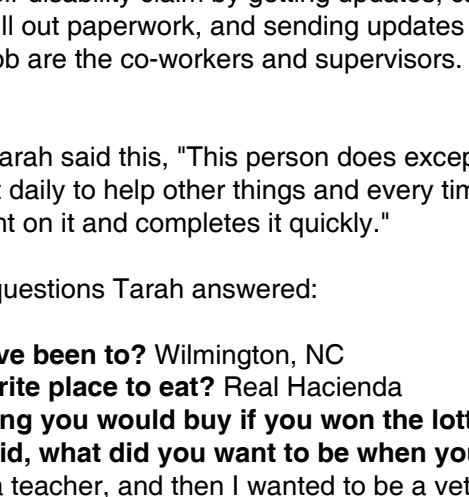
Student loan debt is one of the main sources of debt today. Countless people had to rely on student loans in order to cover the rising costs of higher education, and they start their careers with debt that will take decades to pay off. When you're faced with student loan debt, it can feel overwhelming. 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 a story of \$60,000 (or \$1.8 million with inflation). How the author got out of that debt is a history that will delight all Twain fans for years to come.

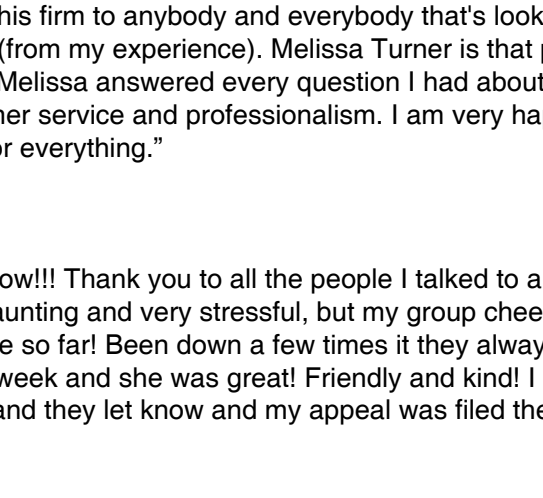
May this be the year you go debt-free.

**Copycat Tony Roma's Baked Potato Soup**



- Ingredients:**
- 3 baked potatoes (about 2 c. chopped)
  - 1 tbsp. butter
  - 1 cup diced white onion
  - 3 tbsp. flour
  - 4 cup chicken stock
  - 2 cup water
  - 1 cup half-and-half
  - 1/4 cup instant mashed potatoes
  - 1 tsp. salt
  - 1/4 tsp. pepper
  - 1/2 tsp. basil
  - 1/2 tsp. thyme
- Garnish:**
- 1/2 cup shredded cheddar cheese
  - 1/4 cup crumbled bacon
  - 1 chopped green onion (optional)
- Instructions:**
- Preheat oven to 400 and bake the potatoes for an hour or until done. When the potatoes have cooked remove them from the oven to cool. As the potatoes cool, prepare soup by melting butter in a saucepan, and sauté onion until light brown. Add flour to the onions to make a roux (similar to a thick paste). Transfer to a large pot. Add stock, water, cornstarch, mashed potatoes, and spices to the pot and bring to a boil. Reduce heat and simmer for five minutes. Cut potatoes in half lengthwise and scoop out the contents with a large spoon (or just peel the potatoes). Discard skin. Chop baked potato with a large knife to make chunks that are about 1/2 in. in size. The smaller the better. Add chopped baked potato about half-and-half to the pot. Bring soup back to a boil. Reduce heat and simmer the soup for another 15 minutes or until it has thickened. Spoon about 1 1/2 c. soup into a bowl and top with about a tbsp. of shredded cheddar cheese, a half tsp. of crumbled bacon and 1/4 cup of chopped green onion (if desired). Repeat for remaining servings.
- Tips:**
- Bake the potatoes in a day in advance and refrigerate until needed in the recipe. This not only could save time, but also makes it easier to peel the potatoes cold and firm when they have been chilled. This cuts the prep time nearly in half when it comes to preparing the soup the day of. For a change, serve soup in a bread bowl. It makes for a fun, quick way to enjoy soup and bread at the same time.

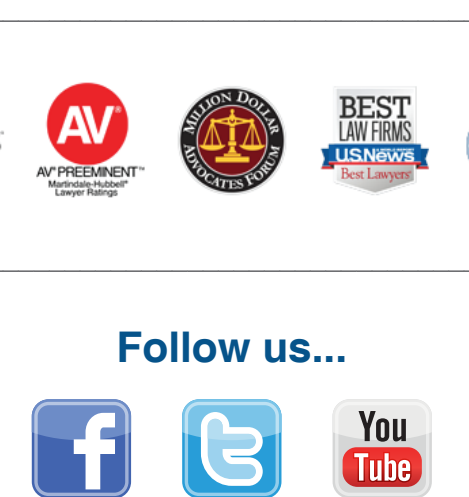
**2021 Employee of the YEAR**



Sheri was our Employee of the Month back in May of 2021. Sheri has been with our law firm for nine years and is the Pre-Hearing Department Manager. Congratulations on being name our 2021 Employee of the Year!!!

**Employee of the Month**

**Congratulations to our January Employee of the Month, Tarah Pine!**



Tarah has been with our law firm for nine months and is a pre-hearing case manager. She helps clients with their disability claim by getting updates, calling Social Security on their behalf, helps them fill out paperwork, and sending updates to Social Security. Her favorite thing about her job are the co-workers and supervisors. They can make any bad day turn into a good one!

People who nominated Tarah said this, "This person does exceptional work. I pull her away from her job almost daily to help other things and every time she is asked to do something she jumps right on it and completes it quickly."

Here are also some fun questions Tarah answered:

1. **Best vacation you've been to?** Wilmington, NC
2. **Where is your favorite place to eat?** Real Hacienda
3. **What is the first thing you would buy if you won the lottery?** A Goldendoodle
4. **When you were a kid, what did you want to be when you grew up?** I first wanted to be a teacher, and then I wanted to be a veterinarian, and then finally decided I wanted to be a criminal law prosecuting attorney.
5. **What's one hobby you'd love to get into?** I would love to get into either Bible journaling or bullet journaling.

**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**

**Melissa A on Google**  
"I'm very pleased that I was approved for my disability. I'm very pleased with the quick response that I got from my case manager Melissa from the firm. I'd recommend them to anyone in need of disability, social security Thank you so much!"

**Tases M. on Google**  
"I would recommend this firm to anybody and everybody that's looking for help with getting their disability (from my experience). Melissa Turner is that person, she kept me updated on my case. Melissa answered every question I had about my case in a timely manner. Great customer service and professionalism. I am very happy with their service. Thank you so much for everything."

**Joyce R. on Google**  
"I've been approved now!!! Thank you to all the people I talked to and helped me through this process! It was daunting and very stressful, but my group checked me through!!! I've had a great experience so far! Been down a few times if they always pick me back up!! Talked to Ashley this week and she was great! Friendly and kind! I received dental paperwork this week and they let know and my appeal was filed the very next day! Thank you so much!"

**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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