



Seufert Law Offices, PA

We'll Get You Through It



From the Captain's Log One if by Land, Two if by Sea

Back to Ft. Myers, FL last month for a follow-up visit to my Mom's to check on the hurricane repairs. She had her regular "honey do" list for me, but also on that some of the things the hurricane repair contractors had not gotten to. So I started picking off the list each day. Truth be told, it's not a bad gig; I find a quick flight down for a mid-week or long weekend stay, I work on the do-list in the mornings, and then we hit a Spring Training baseball game, or do a little sight-seeing in the afternoon, go out for a dinner or two, and then most nights watch a movie and talk. Another client of mine reminded me that it is "better to visit with your parents when they are on this side of the grass". [Sorry Mom].

So this week's list included some ceilings needing cleaning, a little outside yard work, and then replacement of some outside lighting that age, and then the hurricane, had finished off. She had ordered new lights and had them delivered in time for my arrival. I started installing the new lights and found that even the wires, and most of the connections, also needed replacement so a morning task took all day. Once completed I hooked it to her outside lighting transformer and everything came on. Job well done and I shortly returned to NH. A couple days later she called me to say the new lights started going on and off sporadically each night. I told her maybe the transformer got hit in the hurricane so to reset it to its factory "dawn to dust" settings. She did, no help. Well unplug it 24-hours and plug it back in. Nothing. Mom, when you had that transformer replaced a few years back what's the maximum wattage? 60 watts. Mom, check the box on those new lights, what's the wattage? Twenty watts. Mom, how many new lights did you buy? Five. Mom, what's 20 watts x 5? 100 watts. Mom, you need a bigger transformer for all those new lights.


Mom's house is on the flight path for Ft. Myers airport and she's been adding outside lighting so fast that I am afraid that one day I'll find a 737 in her back yard.

She buys a new, 120 Watt, transformer. Son, now that we have solved that problem, do you think that you can install me 2-more of those pool cage lights?

Ft. Myers Tower, this is American Airlines Tango Papa Charlie 398, we have the runway in sight, permission to land..... •

April 2023 News





I lost my job months ago.

Now, I've fallen behind, especially on car payments and I can't catch up. I'm afraid it'll be repossessed. If I file for bankruptcy, do I lose EVERYTHING?

To determine if Chapter 7 is right for your situation, your attorney will need to review your financial information and your situation.

Chapter 7 is the most common form of bankruptcy. Individuals who are unable to pay their bills and need a fresh start can benefit from Chapter 7. In most cases you do not have to go to court. However, you may be required to attend a short hearing, where your petition will be reviewed and you may be asked a few questions. Depending on your situation, most Chapter 7 cases take about four months from start to finish. In most cases, you keep your personal property, including your car. In most instances, debtors can even keep their homes.

In NH there are "standard exemptions" that allow you to keep much of what you have and also file. With a primary residence, if you are single you can keep up to \$120K in equity, meaning if you were to sell (which you don't need to) would you walk away from the closing with more than \$120K in your pocket? If under that you keep your house, if you are current and can afford the ongoing mortgage payments. If you are married and both live in the house, you double-up, so up to \$240K is allowed. For autos, its \$4K "in equity", if married, each gets an exemption so you keep the cars, if you can afford the payments, or you can walk away and let them go in the Chpt.7. Nobody really cares about your household stuff, pots/pans/furniture [unless you have heirloom quality stuff imported from France] as you have a \$3,500 "in equity", double up if married.

And then to top it off, another \$8K in 'wildcard' exemptions, meaning you can cover other misc. assets such as big-boy toys, bank accounts, etc up to \$8K, double that if married.

And if you have Retirements that are ERISA qualified, such as 401-K, IRA's, 403-B's etc. \$1.6 million "in equity", double that if married.

Bottom line, financial hardships happen. Take the necessary steps to find out what your options are and choose the one best for you. •



A Brief History of Beer

April 2023 Notable Dates

April 1
April Fools' Day

April 5
Passover begins
(sundown)

April 7
Good Friday

April 9
Easter

April 13
Scrabble Day

April 18
Tax Day

April 22
Earth Day

Beer drinking is ingrained in the celebration of Irish culture on St. Patrick's Day. But beer was already an old-timer before Saint Patrick was honored with his own special day in 1737.

Humans began the transition from a hunter-gatherer lifestyle to an agriculturally based one over 10,000 years ago. Among the crops first cultivated were wheat and barley, the grains of which are prime ingredients for beer. Archeological findings of tools utilized to brew beer indicate that beer production predated bread production!

The ancient Sumerians are credited with some impactful contributions to the world, including written language and a formal number system. But for some people, their breakthrough on beer shines brighter. The Sumerians wrote a hymn for their goddess of beer and brewing, Ninkasi, that included lyrics with full instructions for brewing beer. They loved their beer religiously.

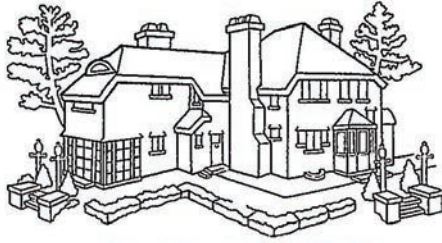
Many centuries later, during the Middle Ages, Catholic monks supported themselves by selling homemade foods and sometimes beer. They are credited with introducing hops to the beer-making process, which added beer's distinctive bitter and floral qualities. Hops also act as a preservative.

Some of the Halloween imagery for witches was spurred by beer brewing in the 16th and 17th centuries. At the time, beer brewing was dominated by women. They transported their beer to the marketplace in cauldrons and wore high, pointy hats so customers could spot them in crowds. If their transactions were made in a store, cats would be on hand to keep grain-loving rodents at bay.

In the mid-to-late 1800s, steam power and refrigeration made beer tastier, more consistent, and easier to brew. And when pizza arrived in America in the late 1800s, the perfect culinary duo was formed.

Now let's throw some shrimp on the barbie and crack a cold one. ●

Seufert Law Offices, PA
Attorneys At Law



59 Central Street, Franklin, NH 03235
(603) 934-9837

www.seufertlaw.com

Protect Your Family, Protect Your Rights



One if by Land,
Two if by Sea

SEE PAGE ONE

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Water Beads Are an Expanding Hazard

Water beads (a.k.a. jelly beads, gel beads, water pearls, water orbs, etc.) are small, colorful spherical objects that are abundantly water absorbent. They were originally utilized in agricultural products to maintain soil moisture. Florists use them to keep floral arrangements hydrated, and they are employed as a decorative touch to gardens and vases.

Water beads are also marketed as children's toys, therapies for kids with sensory processing or autism spectrum disorders, and components for art projects. Because of water beads' candy-like appearance, young children have placed them in their mouths and swallowed them, sometimes choking on them.

But those aren't the only hazards posed by water beads. Water beads swell up to 400 times their original size as they gather moisture while making their way through the digestive system (think marble to tennis ball size). Resultant bowel obstructions, tears, and ruptures can be life-threatening and require immediate medical attention. Symptoms of a bowel obstruction include lack of appetite, intense stomach pain, and vomiting.

In addition, kids have stuck water beads in their ears, with bead expansion leading to irreparable inner ear damage and permanent hearing loss.

Water beads are labeled as nontoxic; however, upon ingestion, a few kids have suffered brain injuries due to the toxic chemical acrylamide found in some brands.

Even under close supervision, a child may ingest a water bead unnoticed; it only takes a split-second. Symptoms might take hours before becoming evident, and a medical practitioner may find it challenging to determine the source of a child's pain and discomfort.

It's critical that water beads be kept out of the reach of young children. If your child suffers harm from water beads, contact our office for thoughtful, knowledgeable guidance on the matter. ●

