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Better Budgeting

THE BENEFITS OF THE 50/30/20 RULE

For many people, getting the most out of their hard-earned money can be a challenge. Thankfully, the 50/30/20 rule is here to help! This simple budgeting rule is straightforward, easy to remember, and useful (if you stick to it). According to the rule, you should take 100% of your after-tax income and allocate it in three different ways: 50% for needs, 30% for wants, and 20% for savings. For more on how to use the rule, read on!

Needs

Half of your money should be put toward necessary expenses: groceries, utility bills, health care expenses, loans, mortgages, and other payments. However, you may need more than 50% of your money to cover your mandatory expenses, and the remaining

money should be split between wants and savings as evenly as possible. Your needs could also require less than half of your after-tax income. In this case, use the leftover money to pay down loans and debts so you will have more money to dedicate to savings and wants in the future.

Wants

What good is life if you can't enjoy yourself? The rule says you should apply 30% of your after-tax income toward your wants. This portion can be spent on everything from tickets to see your favorite sports teams, a premier "Jurassic Park"-themed pinball machine, or eating out at a restaurant. However, it should only apply to things you want to spend money on immediately — not long-term investments.



Savings

The last 20% is the money you save for a rainy day. It can be cash you are saving for a dream vacation, money invested in a 401(k), or simply put into a savings account. Any long-term investment you make will fall into this category.

While the 50/30/20 rule is not an exact science, it is worthwhile for budgeting your money responsibly and equitably!

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A Toast to Love — Not a Trip to the ER

How to Avoid Valentine's Day Mishaps

Cupid's arrows might aim for your heart, but sometimes Valentine's Day mishaps can hit a little closer to home. Whether it's a slip on a dimly lit restaurant floor, a romantic candle-lit dinner gone awry, or a DIY decoration project that leads to a ladder tumble, love isn't the only thing in the air this February. With the bouquets and chocolates of this holiday, we might not be thinking about the risks that could turn date night into a disaster. Still, as a personal injury lawyer, I've seen how well-intentioned gestures can take a surprising turn. So, as we enjoy the sweet side of romance this Valentine's Day, remember a little caution can keep your day full of love instead of liability.

Restaurants

On Valentine's Day, restaurants often set the mood for romance with dim lighting and candles. But that mood lighting can make it very difficult to see if you're about to walk on a slippery or uneven floor. On a date, the last thing you're thinking about is looking down, especially with the festive decorations, good conversation, and a little wine. It's easy to miss a dangerous spill or another hazard. As you enjoy the evening, be mindful of the floors, and take your time. This is a busy night for restaurants, so you'll likely have a bigger crowd to navigate. You may want to replan your outfit a little, too. High heels can lead to twisted ankles in a busy setting like this, and men's dress shoes can be extra slippery.

Candlelight

Many couples avoid the long wait times and crowds at restaurants on Valentine's Day and instead have a romantic dinner together at home. While candles can add a charming, intimate flair, open flames can quickly become dangerous when placed too close to decorations, napkins, or flowers. You don't have to skip the candles; just keep them on a stable, non-flammable surface away from the table's edge or decorations. Don't leave candles unattended; extinguish them fully before leaving the room. Flameless LED candles are a great alternative and provide the same sweet ambiance without any of the risks.

Travel

February is already busy here, with visitors flocking to Florida for a respite from their winter weather back home. Add to that all the cars filled with people going out for the holiday, and you have a significant boost in traffic



on Feb. 14. With that comes a heightened risk of accidents, especially when people are distracted by the dinner reservations they're trying to make in time. It's essential to plan ahead so you can avoid rushing. If you are going to enjoy even one glass of wine, plan to call an Uber or have someone be the designated driver. One drink often leads to two, and a lot of times, people don't realize just how impaired they may be.

Home Risks

If you create a romantic setting at home, be careful when decorating. It's easier than you may realize to fall from a ladder while hanging up little lights. Make sure you are using the proper tools and following appropriate safety measures. The same goes for the kitchen. If this is your first time using a specific knife or another kitchen tool, watch a tutorial so you know the safest way to use it. Take your time so you avoid cutting or burning yourself.

Valentine's Day should be a celebration of love, not a liability, so it's worth taking extra precautions to ensure the big night goes smoothly. By staying mindful of your surroundings, taking the proper safety measures, and planning, you can focus on the romance without worrying about any Valentine's Day injuries.

Marc L. Shapiro



Caught in the Cloud

How One Thief's Selfie Landed Him in Hot Water

In what could be a plot twist straight out of a sitcom, a brazen thief turned himself into an unwitting internet star after his phone-snatching heist went incredibly wrong. Picture this: A cool evening, a group of movie-goers casually strolling down their Houston neighborhood looking forward to a bucket of popcorn and a new blockbuster. Enter stage left: three not-so-well-intentioned young men with a half-baked plan.

The trio of misguided musketeers approached the unsuspecting group with violent bravado. Brandishing a handgun, one of the alleged culprits demanded the victims' phones and their respective passcodes. They even escalated the drama by pressing the gun to one victim's head, threatening a finale no one wanted to see. Then, the robbers fled

in their four-door white sedan, stolen wallets and phones in tow.

But here comes the comic relief! In a blunder no one saw coming, one of the criminal "masterminds" decided it was his time to shine. He recorded a video of himself tossing gang signs and flaunting his newly stolen phone. Unfortunately for him, but luckily for law enforcement (and comedy lovers everywhere), he uploaded this gem to the cloud.

Thanks to his cloud-cast snafu, the authorities could get a full image of the newly minted most wanted. You could almost hear his fellow thieves' facepalms as the video debuted on the victim's account.

The Houston Police promptly uploaded Mr. Selfie Bandit's solo performance to their



YouTube channel. Now, they're hoping this unexpected audition tape will help put the fool of a thief behind bars.

So, let this be a lesson to all would-be criminals: If you must commit a crime, maybe leave the selfies and social media out of it. We guess it's true that not everyone is cut out for a life in front of the camera, especially when it leads straight to the slammer.

THE POWER OF PUNITIVE DAMAGES

How Florida's DUI Laws Could Help You Get More Compensation

When it comes to drunk driving accidents in Florida, the consequences can go far beyond medical bills and property damage. In some instances, a victim may receive punitive damages, additional compensation meant to punish the at-fault driver and deter others from driving recklessly. Working with a personal injury lawyer who understands the punitive damages available to you is essential to get the financial compensation you deserve.

What are punitive damages?

Florida law has particular guidelines on what constitutes a case where punitive damages may be awarded. State statute allows courts to grant these damages when the defendant is "personally guilty of intentional misconduct or gross negligence." The victim and their attorney must provide evidence that shows the at-fault driver knowingly acted in a manner that would likely result in hurting someone or damaging property or was consciously indifferent to the life and safety of others in their recklessness.

Drunk Driving Cases

The Florida legislature has singled out drunk driving cases as uniquely qualified for punitive damages. The law removes the standard limitations for punitive damages from cases involving driving under the influence, making it easier to prove and earn a higher financial amount. In the 1976 landmark *Ingram v. Pettit* case, the Florida Supreme Court ruled that voluntarily driving impaired counted as a "sufficiently reckless



attitude," making it eligible for the jury to award punitive damages to the victim.

Implications for Victims

If a drunk driver injures you, the possibility of collecting punitive damages could significantly increase the compensation you receive. The dollar amount for punitive damages depends on the defendant's actions and the harm the victim suffered. The more reckless the at-fault driver's behavior was, the higher the punitive damages would be. These damages are meant to punish the defendant, and insurance companies will typically not cover this for them.

Punitive damages are a way for the state to deter dangerous behaviors like drunk driving and help victims earn more compensation as they heal. It's essential to work with a skilled personal injury attorney to receive the maximum recovery. If you have been in an accident with a drunk driver, contact The Law Offices of Marc L. Shapiro, P.A. today.

Real Stories, Real Results

WHY OUR CLIENTS RECOMMEND US

"This office helped me and my brother out immensely with both of our car accidents. We both had Amanda, and she was absolutely perfect, especially since she took me on as a client simply because she already had my brother. If I could give her more stars, I would."

—Fantasy W.

"I would recommend The Law Offices of Marc L. Shapiro. They have truly been professional and very knowledgeable in the aid of my care, from a back injury and swollen arm tissue to checking on me after doctor's appointments to see if I was feeling better after treatment. I appreciate all you have done."

—Vickie W.

"Karina and The Law Offices of Marc L. Shapiro provided an amazing experience during a very tough time for me and my family, especially after having to switch firms. Karina, in particular, was exceptional throughout the entire process. She is knowledgeable and very kind. Her updates on my case were on the dot. I had the pleasure of working with Karina throughout my case. I also want to mention the awesome job Kalsea did. She, by far, made things easier and quicker for my case. She took that extra step to help my case. She was by my side the whole way and was open with communication, even if this meant answering my emails and texts with silly questions at any time. She not only fought for me, but she was very successful. Last but not least, Cesar. He was very professional and walked me through my last step. I could not have asked for a better team and firm. I highly and strongly recommend this firm. Everyone I came in contact with was polite and very helpful. Thank you all for your help."

—Cellini M.



Fabulous Flourless Chocolate Cake

Ingredients

Inspired by EasyDessertRecipes.com

- 1 cup chopped dark chocolate
- 1/2 cup unsalted butter, melted
- 3/4 cup granulated sugar
- 1/2 cup almond flour
- 1/2 cup chopped walnuts
- 4 large eggs, separated
- 2 tbsp cocoa powder

Directions

1. Preheat oven to 350 F and grease a springform pan with butter or nonstick spray.
2. Place chocolate in a medium bowl. Pour warm, melted butter over it, wait for 2 minutes, then stir until chocolate is melted and smooth.
3. Add sugar, almond flour, and walnuts and stir to incorporate. Stir in the egg yolks and set mixture aside.
4. In the bowl of a standing mixer fitted with the whisk attachment, whip egg whites on medium until stiff peaks form.
5. Fold 1/4 of the whipped egg whites into the chocolate batter. Repeat, 1/4 at a time, until egg whites are incorporated.
6. Pour batter into springform pan and bake for 30–35 minutes.
7. Remove from the oven and let it cool completely before removing from the pan. Dust with cocoa powder before serving.

Word Search



CHOCOLATE	GRAMMY	ROSES
DREAM	KING	SUPER BOWL
EQUALITY	LINCOLN	VALENTINE
GROUNDHOG	PIZZA	WOMEN