The rusty patched bumble bee is one of 47 species of bee native to North America. These bees are “buzz pollinators,” which means they cling tightly to a flower and vibrate their flight muscles to collect pollen. In this way, the bees pollinate blueberries, cranberries, clover, and tomatoes.

Once ranging from North Dakota to Maine and Quebec and as far south as Georgia, the bee’s population has declined by 87 percent since the 1990s. Experts now consider the rusty patched bumble bee to be on the brink of extinction. President Obama made the rusty patched bumble bee a priority by placing it on the endangered species list in January.

The reasons for the bee’s decline are not fully understood, but it is hypothesized that habitat loss, diseases, parasites, pesticides, pollution, and climate change may have something to do with it.

Not all hope is lost. The U.S. Fish and Wildlife Service has some suggestions for stopping the bee’s decline. Individuals can plant native flowers, limit their use of pesticides, and avoid cutting grass and garden plants after summer to provide a habitat for bees during the winter. This, along with the critically endangered species status, may prevent the bee from extinction, and even increase future populations.

Spring is officially here. The grass is green again, trees have regrown their leaves, and flowers are emerging from the earth. Busy bees are ready to pollinate the new blossoms, but sadly, the rusty patched bumble bee may not be around to pollinate much longer.

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TREAT YOURSELF ON THE CHEAP

FRUGALITY DOESN‘T HAVE TO MEAN DEPRIVATION

Frugality might seem like a death sentence for fun, but if you're creative, it's more than doable to have a great time and still live well within your means.

STAY IN

Usually, activities you do "out" will cost significantly more than the same thing done at home (such as watching a movie on your couch instead of at the theater or cooking a great dinner instead of going out to eat). It's always more fun if you can turn home cooking into a game, like starting with a few leftover ingredients and seeing what amazing new dish you can come up with. And here's a bonus—if you do date night at home, 90 percent of the time, you'll still be able to splurge on the occasional night out.

CHECK OUT THE LIBRARY

If you're not in the habit of using the library for recreation, you're missing out on a great opportunity. Check out entire seasons of popular TV shows and cut cable and TV streaming packages from the budget. The library also has a great selection of movies, books, audiobooks, video games, and CDs. Best of all, everything's free!

RENT, DON'T OWN

What about owning cool stuff? Well, even if you can't afford to buy everything you want brand-new, it's easier than ever to borrow and share. There's a totally free online platform called Peerby that connects people who want to borrow and lend items, including everything from power tools to folding chairs. Want to throw a party but can't afford all the decor and seating? Someone on Peerby has you covered. Never again let a lack of ownership keep you from doing the things that make you happy!

The point is, you really can have an amazing life without spending a ton of money. So get out there, save, and have fun!

“Thank you for your support, and we always willing to go above and beyond to help out those in need. Thank you for your support, and we definitely recommend this law firm.”

— Matt S.

“I was in a wreck and hired this law firm for representation. I must say, they were amazing, quick, and very honest. I’m thankful for their professionalism and their services. Silvia and Sandy were always available and willing to answer any questions.”

— Maria G.

HERRMAN AND HERRMAN IS SPONSORING THE BEACH TO BAY RUN

SATURDAY MAY 20, 2017

7 A.M. CST

Register to run at beachtobayrelay.com

Don’t Ruin Your Texas Auto Accident Case

This month is all about the fourth fatal mistake: Delaying or refusing to hire a lawyer when your injuries are serious. To recap, the first three fatal mistakes are:

1. Failing to call the police and not getting enough information at the scene.
2. Waiting several days or weeks to get medical care, and failing to follow up with appointments or having gaps in treatment.
3. Giving too much information to the at fault driver’s insurance company.

When it comes to the fourth fatal mistake, here’s what you need to know:

If an accident appears serious enough, insurance companies send claims adjusters to the scene of the accident. Big trucking companies also employ people whose sole job it is to investigate accidents.

They take photographs of the scene, traffic control devices, lights, signs, skid marks, yaw marks, gouges in pavement, debris, vehicles, as well as witnesses and the parties involved. Then they interview the parties, witnesses, law enforcement, bystanders, and may even obtain cellphone records.

Sometimes they may collect evidence from the scene and download information from the vehicle’s electrical control module (ECM), or “black box.” This stores data about the speed before the crash, when braking occurred, and how long it lasted.

The adjusters are as thorough as possible and do all of this unbeknownst to you. They are not working on your behalf. If you haven’t hired a good personal injury lawyer, no one is.

After their investigation, the insurance or trucking companies don’t have to turn over their information to you. They usually won’t without a court order. On occasion, this evidence “can’t be found.” Some insurance companies may hire lawyers to supervise the collection of evidence and then call it “attorney work product,” or claim attorney-client privilege, so they don’t have to give anything to you.

You don’t want to be left in the dark. This is when having a skilled, knowledgeable personal injury lawyer on your side, collecting evidence, can make the difference. A lawyer can spot potential problems or anticipate defenses early in the claim process and help you minimize them, if not avoid them altogether.

The Fourth Fatal Mistake

Don’t Ruin Your Texas Auto Accident Case

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