



HERRMAN & HERRMAN

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THAT'LL DO, PIG

OINKERS THAT SAVED THEIR OWNERS' BACON



More and more Americans are keeping pigs as pets than ever before. With their keen intelligence, laid-back amiability, goofy snorts, and, of course, their stubby little legs, it's no surprise that people take to these plump, fuzzy animals. And here's an extra bonus: Apparently, they also save lives!

Take the aptly-named **Lucky**, for example. When Illinois resident Ina Farler woke up to the frantic porcine screams of her

best friend, she knew something was up. "He would jump down, run to the door, and then jump back on the bed and hit me really hard," she told Chicago 5 News. "When I sat up, I realized the room was really smoky."

Her house was ablaze, and her room was quickly turning into an oven. But thanks to Lucky, she was able to grab her two grandchildren, escape from the house, and call the fire department to stifle the blaze before it took down the entire property.

Lucky isn't the only hog to have saved the day. Jo Ann and Jack Altzman adopted **Lulu** the pot-bellied pig after baby-sitting her for their daughter. Lulu grew to be great pals with Bear, the family's American Eskimo dog. When Jo Ann suffered a heart attack while her husband was away on a fishing trip and no one else was around, Bear and Lulu teamed up to rescue their beloved owner.

Sensing something was up, Bear barked furiously to get the attention of Lulu, who was out in the yard. Though she'd never come into the house from the yard before, she crammed her bulk through the much-too-small doggie door. In the process, she scraped her belly badly, drawing blood, but she pressed on in order to check on Jo Ann. Realizing that something was seriously wrong, she slammed back through the doggie door and scrambled out into the road, where she lay down.

Lulu eventually convinced one conscientious motorist to slow down and see what the commotion was about. He found Jo Ann unconscious in her home and quickly dialed 911. Though Lulu wasn't allowed in the ambulance, her owner was rescued and recovered after an intense open-heart surgery. And, of course, Lulu got patched up too!

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RECOGNIZING HISPANIC HERITAGE

September kicked off strong with the Addicted 2 Recovery 5K. The second annual 5K event was held on Sept. 1 at Cole Park along Ocean Drive in Corpus Christi. The event had a great turnout, and we were proud to sponsor such an important cause.

The Addicted 2 Recovery 5K started last year as part of National Recovery Month, which takes place every September.

National Recovery Month was established by the Substance Abuse and Mental Health Services Administration (SAMHSA). They created it with the goal of spreading "awareness of mental and substance use disorders and celebrat[ing] the people who recover."

All too often, mental and substance use disorders go unchecked. Many people living in these situations are marginalized, which can make the road to recovery that much harder. It's important to give these folks the support they need, because with support, they have a greater chance of recovery.

September also marks the start of National Hispanic Heritage Month, which begins on Saturday, Sept. 15 and runs through Monday, Oct. 15.

Hispanic Heritage Month begins Sept. 15 in commemoration of the momentous day in 1821 when five Latin American countries declared independence from Spain. The countries were Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua. Mexico had previously declared their independence on Sept. 16, 1810.

The month further celebrates all the contributions that people of Hispanic and Latin descent have made to the United States. People of Hispanic descent make up about one-fifth of the U.S. population, or about 57 million people, including 36 million people of Mexican heritage.

In recognition of Hispanic Heritage Month, countless events are planned around south Texas and all over the country. With south Texas' incredibly rich Hispanic past, you can be sure there will be events just about every day throughout the month.

Two schools in Corpus Christi — Del Mar College and Texas A&M University-Corpus Christi — will be hosting several wonderful events all month long. There will be presentations, discussions, panels, and celebrations. Visitors to the schools will be able to explore art, history, food, and much more.

All the heritage events at both schools are free and open to the public. You can learn more about the events at delmar.edu/degrees/mexican-american-studies/hhm.html and hispanicheritagemonth.tamucc.edu. Check your local events calendar for more events throughout the month.

In addition, if you haven't already, check out our 2018 Innovation Scholarship Contest. This year, the essay topic is the relationship between technology in motor vehicles and driver distraction. You can learn more about the contest at herrmanandherrman.com/scholarship.

The contest is open to high school juniors and seniors, as well as students currently enrolled in a 2-year or 4-year undergraduate program at colleges or universities in the U.S. The contest is open until Dec. 1. We're looking forward to reading all the entries — and to awarding scholarships to three individuals. Good luck!

-Gregory Herrman



NEED A PERSONAL ASSISTANT TO MANAGE YOUR KIDS' CRAZY SCHEDULES?



School has started. Youth sports are in full swing. Work is crazy. Food has become more about necessity than enjoyment. All of this can only mean one thing: Fall has begun. The crazy schedules this time of year can make it tough for parents to keep their heads on straight; making it through the insanity sometimes feels more like survival than life. But there are

tactics you can employ to turn the tide and find more time for yourself.

Tag Team

There's no reason to try to do everything on your own. The phrase "It takes a village to raise a child" exists because managing the stressors of life requires help. A great place to start is by establishing car pools with a parent group you trust. You can alternate drivers weekly, which provides the opportunity for you

to focus your attention on other priorities — or if you're lucky, have some freedom.

The Right Tool for the Job

Technology makes organization easier and more accessible than ever. By using a tool like a shared calendar, you can coordinate the entire family's schedule so you never miss a beat. And apps like Mealime and MealBoard give you the ability to whip up food that is cost-effective and delicious.

Teamwork Makes the Dream Work

While you're busy trying to rally the troops at soccer practice, the scene at home resembles a horror movie. Laundry is piling up, food is spoiling in the fridge, and the dust bunnies around the house now have names. Housecleaning is a part-time job in its own right. The only way to stay on top of duties around the house is to work together. A chore chart with clear responsibilities is a great place to start. Whether you have one child or eight, everyone is capable of pitching in.

You can have all the organizational abilities in the world, but the best way to manage life's madness isn't by directing day-to-day tasks; it's by managing stress. Instead of using these tools to control life, look at them as a way to free up time so you can decompress and enjoy the things you love.



TESTIMONIALS

DON'T JUST TAKE OUR WORD FOR IT

I had a great experience with Herrman & Herrman. Mr. Meneses was my attorney, and he was great and settled my case last month. He and the team are great and always called to check in on me. I recommend everyone to Herrman & Herrman.

-Vicente E.

A ***5 Star*** law firm. Recommend to everyone needing legal services. Professionalism at its finest that is worthy of emulation. You will not be disappointed. Your case will be handled in a prompt and efficient manner. They will make every effort possible to maximize your settlement proceeds. Have questions? Give them a call!

-David G.

Great law firm! Thanks to attorney Steve Stratso and his staff for helping me on my legal matters. I highly recommend this law firm.

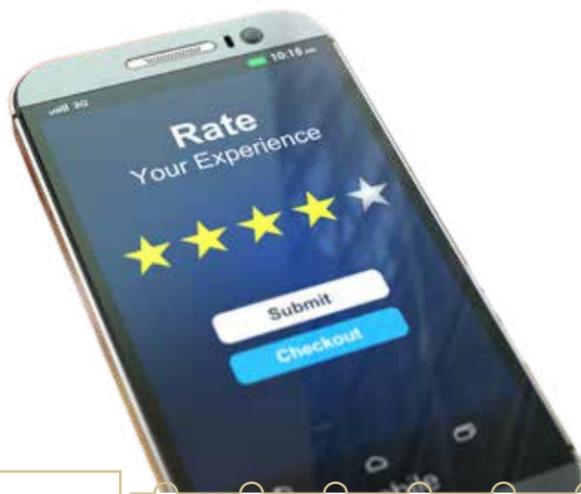
-Abigail F.

Great law firm! I had the best experience during a what could have been a very stressful situation. Priscilla did an amazing job! She was very knowledgeable and helpful. Thank you so much!

-Tracy M.

Excellent, outstanding, and on top of the legal profession! I cannot say enough about the Herrman & Herrman law firm. I would highly recommend them to any family and friends that have been injured and need a lawyer. The lawyers are very accessible and walk you through every step of the legal process.

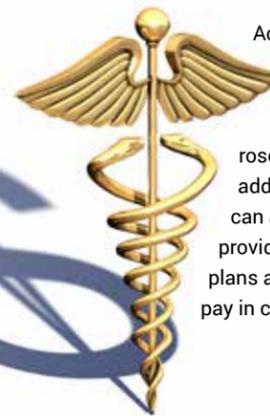
-William L.



ONE ANSWER TO SURPRISE MEDICAL BILLS

Medical providers, such as hospitals, doctors, and other health care specialists, have a practice called "balance billing," which often causes people to receive surprise medical bills. Balance billing is when a medical provider bills the patient for the difference between the provider's charge and the amount allowed by the patient's own health insurance. This is typical for out-of-network physicians who are not bound by a contractual "in-network" agreement, which gives them the ability to bill the patients for the entire remaining balance.

One kind of balance billing occurs when a health care provider charges more for a provided service than what the health insurance company allows. For example, a provider may set their own charge for a service at \$150, while your health insurance only allows up to \$100 for that specific service. The provider may then turn around and bill you the remaining \$50 that your health insurance did not cover. Another kind of balance billing occurs when a patient receives medical care by a provider who is believed to be "in-network," but it later turns out that the medical provider is not "in-network."



The Texas Department of Insurance (TDI) has a consumer protection program that helps people with surprise medical bills. A Texas law has allowed many consumers to seek mediation when their balance exceeds \$500. The TDI's website states, "If you were surprised to get a bill from a doctor, hospital, or other health care provider that isn't part of your health plan's network, we might be able to help." You can read more at tdi.texas.gov/consumer/cpmmediation.html.

According to the TDI, balance billing complaints are up 1,000 percent in Texas. Over the last few years, the number of balance billing complaints rose from 112 in 2012 to 1,334 in 2015. In addition to seeking the TDI's help, consumers can also try to negotiate with the medical provider directly. Many providers offer payment plans and will agree to provide discounts if you pay in cash immediately.



INSIDE-OUT GRILLED HAM AND CHEESE

Want to take your grilled cheese game to the next level? This recipe calls for cheese both inside and outside the sandwich, adding a crispy crunch to the grilled cheese experience. It's a quick, delicious weekday dinner option the whole family will love.

INGREDIENTS

- * 8 slices of bread (Pullman works best)
- * 4 tablespoons unsalted butter, room temperature
- * 1/2 cup freshly grated Parmesan cheese (preferably Parmigiano-Reggiano)
- * 8 ounces ham, thinly sliced
- * 1/2 pound Swiss cheese, sliced
- * 2 tablespoons Dijon mustard
- * 1/4 cup apricot preserves

INSTRUCTIONS

1. Butter each slice of bread on the outsides and sprinkle with Parmesan.
2. Layer ham and cheese evenly on top of 4 slices of bread.
3. Spread apricot preserves and mustard across the other 4 slices. Press sandwiches together.
4. In a cast iron skillet or large sauté pan over medium heat, grill sandwiches until golden, about 3 minutes per side.
5. Cut in half and serve.

Inspired by *Bon Appétit* magazine

MEMES

