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NOVEMBER 2021

BECOMING SCHOLARSHIP SAVVY

HELP YOUR CHILD OBTAIN A SCHOLARSHIP

Between 2000 and 2014, the average cost of in-state tuition and fees for a public college in the U.S. increased by 80%. Colleges and universities have only gotten more expensive, as some raise tuition by thousands of dollars every year. Many families find college too expensive and worry about where the money will come from. To avoid tremendous debt while securing your child's education, explore scholarship options!

Finding a scholarship is easier than one might think, but you have to know where to look. I've put together a comprehensive list of resources to help you find the perfect scholarship for your child.

TALK TO YOUR EMPLOYER.

When you first begin your search, you may have no idea where to begin. I've learned this firsthand. Talking to your employer can be a great starting point. Many large businesses offer college grants or scholarships to children of valuable employees. Many times, these opportunities are not published or widely known. Speak with management and find out if your company offers any type of scholarship benefit.

SPEAK WITH SCHOOL STAFF.

It can also be beneficial to speak with staff members from your child's current school. Most schools have a guidance counselor who helps students make the transition from high school to college. The counselor should know about scholarships and will have the means to research more. Some scholarships require reference letters, so nurture a strong connection with some of the teachers in your child's school. These teachers may also have some leads on scholarships you are not aware of.

REACH OUT TO ALUMNI ORGANIZATIONS.

This is usually the best option if your child is dead set on a particular school. Some alumni organizations offer scholarships to local students who are trying to continue their academic journey. If few locals are planning to attend your child's dream school, then the chances of securing an alumni scholarship are higher.

SEARCH ONLINE.

The internet will likely be your best avenue for finding scholarships, but sometimes the results can be overwhelming. Luckily, sites like Scholarships.com and BigFuture.CollegeBoard.org provide searchable databases to keep the scholarship hunt relatively easy. These sites can direct you to scholarships to best fit your child's needs and interests.

LET YOUR CHILD DO THE WORK.

It's perfectly normal to help your child on their hunt for scholarships, but your child needs to own the process. Many scholarships require essays or questionnaires. Avoid the temptation to complete these for your child. People sitting on boards for scholarships can tell the difference between an adult's writing and a high schooler's writing. While you might think you're helping, you could cost them the chance at the scholarship. Or, at the very least, deny your child the opportunity to earn it on their own merit.

ORGANIZE AND BRAINSTORM WITH THEM.

Though you should not write the essays or fill out the applications, you can still help your child stay organized. You might help organize everything your child will need. For example, you can keep paperwork in a folder and use a calendar to stay on top of deadlines together. Start sending out applications early to avoid extra stress. You can also help brainstorm topics and ideas for their essays so they choose a strong topic. Make sure you proofread their essay before they submit it. It's okay to check their work and provide feedback as long as you don't rewrite it in your own words.

BE SUPPORTIVE

This might be a stressful time for your child. They need parents or other supportive adults to encourage them throughout the process. Believe in your child and let them know you have their back. Your support could be the driving force that allows them to obtain a scholarship, granting them access to their dream college.

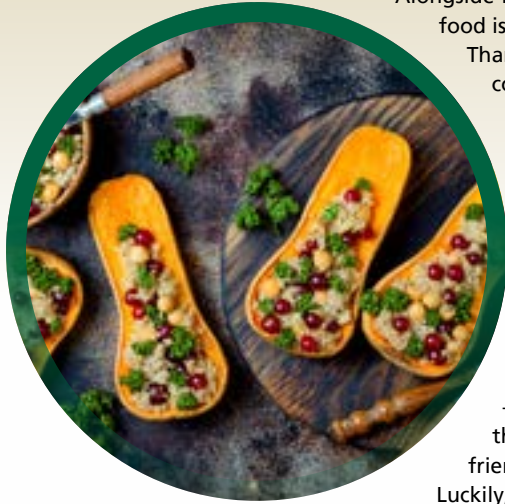
-Greg Herrman

Herrman & Herrman encourages creativity and innovation. In our 2021 scholarship program, we want to recognize nine innovative students and three teachers who foster creativity in students. To learn more, nominate or apply, please visit www.herrmanandherrman.com/scholarship/ for more information!

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THANKSGIVING DINNER FOR ALL

HOW TO COOK FOR DIABETICS AND VEGANS ON TURKEY DAY



Alongside family and football, food is often the highlight of Thanksgiving. But if you're cooking dinner for a large group, crafting the perfect menu can be difficult. Veganism and vegetarianism are more popular than ever, and it can be frustrating finding dishes that everyone can enjoy — or even eat at all, in the case of a diabetic friend or family member. Luckily, there are plenty of options to create an amazing meal for any group of diverse diners.

DIABETICS

Thanksgiving is a stressful time for anyone who monitors their blood sugar. Sweet potato casserole and sugar-packed pies can tempt even the most diet-conscious diabetic. But undereating can be as unhealthy for

diabetics as overeating, so it's important to include appetizers in your Thanksgiving menu. Healthy options include raw vegetables and hummus, roasted nuts, shrimp cocktail, or a cheeseboard.

For the main meal, turkey is fine if you hold off on any brown sugar or honey glaze. Green bean casserole is safe as well, and stuffing can be included as long as you use whole-grain bread. For dessert, parfaits made with Greek yogurt, fresh fruit, and sliced almonds are healthy and tasty and can round out the perfect meal.

VEGANS

The best thing about cooking Thanksgiving for a vegan is that there are plenty of substitutes for classic dishes. Vegan turkeys are available at most grocery stores. It may not look like your traditional turkey since there are no bones, but it still cooks and tastes like a turkey. If a vegan turkey is out of the question, you can try making a mushroom Wellington or roasted cauliflower as a replacement.

For side dishes, vegan macaroni and cheese and roasted Brussels sprouts are easy and safe. As for dessert, most grocery stores carry a variety of gluten-free and vegan desserts at their bakery, such as nondairy ice cream and flourless cookies, that taste similar or identical to their gluten-filled, non-vegan counterparts.

The holidays are a great time to come together, and with these options, you can make everyone feel included in the celebration.



"Herrman & Herrman's South Side firm has helped me get through the stressful process following my car accident and has given me the communication and compassion my daughter and I needed. They work together and are the personal injury attorney team I would choose every time. Thank you so much, Herrman & Herrman!"

—Kimberly A.

"Truck wreck? Don't look any further. Just call Herrman & Herrman. They will definitely take care of you and make your life so much easier."

—Ruben P.

"I want to take a moment to give a big thank-you to Herrman & Herrman for all they have done to help me. They are very prompt with relaying information, and the level of service they have provided cannot be matched. I am so thankful for them and all that they've done for me. Thank you!"

—Austin W.

I'VE BEEN IN AN ACCIDENT — WHAT NOW?

AN EASY 5-STEP GUIDE

The road can be an unpredictable, dangerous place. When we experience car crashes, it can be completely mentally disarming to us and our loved ones, even if it seems like those involved suffered only minor injuries and/or damages at first. Let's go over the crucial steps you should take.

NO. 1: GET INTO A SAFE PLACE AND GET PROPER MEDICAL HELP.

No matter what, the first thing you need to do is ensure your own safety. After an accident, if your car is still drivable, try to find a safe place to park, assess your injuries, and call the police and/or ambulance. If no emergency help is needed, you'll still want to check yourself into an ER or doctor's office for an assessment as soon as possible.

NO. 2: STAY CALM AND AVOID SPEAKING — BUT DON'T LIE OR ADMIT FAULT.

After an accident, you may get a call or even be approached by an insurance agent or lawyer (who isn't your own) asking how you're feeling with a worried tone of voice. You might be tempted to be polite by saying you feel fine.

However, this simple phrase can immediately weaken your claim and will be used against you. Even innocent people need to utilize their Fifth Amendment right to remain silent — well-intentioned people can't know what's going to be wrongfully used against them in a court of law.

Staying calm is also important. You may try to apologize or lie to ease the pressure of the situation, but it may have dire and, in the case of lying, illegal consequences.

NO. 3: TAKE PICTURES OF EVERYTHING, INCLUDING THE SURROUNDINGS.

If you're able to walk and take pictures in an aware and safe manner, get photos of the accident, including all sides of involved cars and even the surrounding scenery and weather conditions. If it was particularly foggy or rainy that day, or if untrimmed foliage obscured your visibility, that may benefit your claim.

NO. 4: EXCHANGE INFORMATION WITH THE OTHER PARTY, PLUS ANY WITNESSES.

Of course, you'll want to get the information of the other people involved in the car accident. Also, look around and get the numbers of any potential witnesses who can empower your case.

NO. 5: CALL YOUR LAWYER.

Don't forget to call your trusted legal expert, who can get you through this traumatic event every step of the way. At Herrman & Herrman, our team is highly equipped to serve you despite these events that can be, at best, a terrible annoyance and, at worst, forever life-changing.

VEGAN GREEN BEAN CASSEROLE

INGREDIENTS

- 1 small onion, sliced
- 7 tbsp extra virgin olive oil, divided
- 1/4 cup and 3 tbsp flour, divided
- 2 tbsp panko breadcrumbs
- 2 shallots, chopped
- 8 oz can mushrooms, sliced
- 2 cloves garlic, minced
- 1 lb green beans, cooked
- 3 cups almond milk

DIRECTIONS

1. Set the oven to broil.
2. In a shallow baking pan, combine onion, 1 tbsp olive oil, 3 tbsp flour, and panko breadcrumbs.
3. Broil for 6 minutes, stirring occasionally. Afterward, preheat the oven to 375 F.
4. In a large skillet, heat 2 tbsp olive oil. Add shallots, mushrooms, and garlic, stirring until tender.
5. In a large bowl, mix mushroom mixture with the cooked green beans.
6. In the same skillet, add 4 tbsp olive oil and 1/4 cup of flour, whisking until golden. Gradually add the almond milk until it thickens, then toss with the green beans.
7. Transfer mixture into a baking dish and cook for 20 minutes.
8. Add onion and breadcrumb mixture on top, then bake for another 5 minutes.

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NOVEMBER IS SECRETLY THE BEST TIME TO CAMP

STARGAZING, BIRD-WATCHING, AND MORE



Camping is most often associated with summer, but the humid, hot weather combined with the numerous bugs can create a frustrating experience. Most don't realize that fall — specifically November — is the perfect time to take the family for an outdoor adventure. Here are some of the best reasons to pitch your tent in November.

SCENERY AND WEATHER

Camping in spring usually brings the risk of rain, while summer temperatures can make it unbearable. Fall weather, however, provides the perfect opportunity to enjoy camping to its fullest. It's usually dry, and most states do not hit colder temperatures until the end of November.

The leaves also change color in preparation for winter, which creates some truly awe-inspiring scenery — and a natural playground for children. Just watch for hidden dangers lurking beneath the fallen leaves that could

injure your child. You shouldn't have to worry about bugs, though; November has significantly fewer bugs than the summer or spring months.

STARGAZING

Less rain means fewer clouds, which means clearer nights. Combine that with fewer leaves on the trees, and you have an unobscured view of the sky that's better than any other time of the year. November is also one of the few months when you can see meteor showers. If you've ever been entranced by the night sky, November provides the perfect opportunity to stargaze.

BIRD-WATCHING

At this point in the season, many birds have already begun to migrate south. Some birds have stopover locations they stay at for a few days, so you might see birds unique to the area due to their migration. States in the north might see their local birds flying against beautiful backdrops as they make their journey to warmer areas.

Regardless of your camping expertise, November is the perfect time to immerse yourself in the great outdoors. If you're looking for a new family adventure or just want some personal quiet time to reflect, look no further than fall camping.