



Blended All Together

Lessons Learned From My Grandparents

I consider myself very lucky to have known all four of my grandparents. My brother is a bit younger than me, so I don't think he has as many memories of our grandparents as I do. But, I have some concrete memories of all four of them.

Most of my summers as a kid were spent with my grandparents on my mom's side. We saw my dad's parents a little less frequently since they were in Florida, but we would still visit them and they would also come to our house for holidays.

My brother and I would basically stay with my mom's parents for the whole month of August. My parents would just drop us off and go back home, then come visit us on the weekends. We spent most of our time at the Jersey Shore and out on the beach all day long.

When we would visit my dad's parents, my mom and grandmother would pack us a little cooler filled with sandwiches and my grandfather would take us out on the boat to go fishing. That was one of the things my brother and I always looked forward to growing up.

I learned many things from my grandparents, like the value of an education. My father's father had a Ph.D. and my mother's father

actually left some money behind for my brother and me to get a graduate education. He left that in a trust, which was one of the reasons I started doing estate planning. It was a long-lasting gift that got me through law school.

Another lesson I learned was the importance of a close family. My mom's side of the family has always been really close, and my brother and I have continued that tradition. We always have been close, and now he's got a son of his own and I'm hoping that our kids will all be really close cousins.

We also discovered the value of a second language since my dad's mother was a Spanish teacher. It was always important for us to learn Spanish in school, and growing up she would send Christmas cards written in Spanish or try to talk to us in words we could understand. My parents can also speak multiple languages since they traveled a lot when they were younger.

One of my favorite lessons though is the value of wearing sunscreen. My mom's parents were just like the color of leather by the time we got there in August, and it's a constant reminder to be sure to always wear your sunscreen!

We still actually have a house in the same town near the Jersey Shore, right next to my grandparents' house. It's the same block and town that I have been going to for my entire life.

My family and I are actually planning a road trip there for a few weeks next summer, and I'm excited to show my kids all the things that were there when I was young, or well, what's left of it anyways. There's still plenty to do there, but we will definitely take advantage of the time and relax some too.

The memories of my grandparents kind of blended all together since my brother and I spent so much time with them. And I'm really happy my children can have the same kind of opportunity and have memories with all four of their grandparents as I did.



- Andrew M. Ayers

Thinking Outside the Bun Leads to Legal Action

The Story of 50 Cent vs. Taco Bell



In 2008, rapper 50 Cent filed an unlikely lawsuit against the fast-food chain Taco Bell. Was it an endorsement deal gone wrong? Quite the opposite. According to the rapper, the company had implied an endorsement deal in the media when there was none.

Taco Bell, known for their quirky and humorous ads, had released a print ad formatted as a faux "letter" to 50 Cent, requesting that 50 Cent change his name to 79, 89, or 99 Cent as a part of their latest promotion. The letter reached the national press and even television ... except for 50 Cent's actual mailbox. In fact, 50 Cent had no idea Taco Bell used his name.

By releasing the letter, 50 Cent became the face of Taco Bell's whole campaign, too. The letter was part of a larger hip hop-themed campaign, and customers could go to the Taco Bell website and participate in a "Rap Name Creator" to discover their rap name. They also had a "Why Pay Mo' Rhyme Generator" that played hip hop music and a montage of "hip hop-themed scenes," according to the rapper's lawyer, Peter D. Raymond.

As soon as 50 Cent found out about the letter on the news, he wasn't happy. On July 23, 2008, 50 Cent — whose real name is Curtis Jackson

— filed a federal lawsuit saying they featured the rapper in an ad campaign without his permission and profited directly from his celebrity status without paying him a multimillion-dollar fee. Raymond said his client sought \$4 million in damages.

In response, Taco Bell Corp. spokesman Rob Poetsch issued a statement saying: "We made a good faith, charitable offer to 50 Cent to change his name to either 79, 89 or 99 Cent for one day by rapping his order at a Taco Bell, and we would have been very pleased to make the \$10,000 donation to the charity of his choice."

In the end, both sides settled, keeping the terms of the settlement confidential and paying their own legal fees. So, it's possible that 50 Cent was paid after all, but we'll never know the exact terms of their legal agreement, except "both sides are satisfied," according to Raymond.

Since then, more companies have been careful about using celebrity names in their marketing without permission. It pays to think inside the bun, after all.

... continued from Page 4

- **Legal representation.** If you have an attorney — and a debt collector knows this — they aren't allowed to contact you. They must contact your attorney instead. If you are called by a debt collector while you have legal representation, make sure to give them your attorney's information.

When a debt collector calls, they should identify themselves as a debt collector. Afterwards, they're required to state the amount owed, that you can dispute the debt, and that you can request the name and address of the original creditor (if different from the current creditor). They should also tell you that any information provided to them in your calls, emails, or other communication will be used in their efforts to collect the debt.

There are even more restrictions on who they can call, so make sure to research for yourself if your loved ones begin receiving calls from your debtor.



Step 2: Consider hiring an attorney.

You may want an attorney as soon as you can, so you can receive the best guidance possible. A lawyer will be your advocate when collectors engage in harassment or communication that is abusive, threatening, or deceptive.

What is harassment? It includes using profane language; threatening bodily harm; misrepresenting what you owe; making false claims that you could be arrested; threatening your property; making repeated attempts to contact you or calling you anonymously; or, as mentioned earlier, failing to state debt and creditor information on the call as required by FDCPA.

Step 3: Report any violations to the FTC.

The Federal Trade Commission (FTC) has an online website for reporting FDCPA violations, but your attorney can help with this as well. Take a look at FTCComplaintAssistant.com.

We hope this helps our readers to stay safe from abusive collectors. Although debt can make us feel vulnerable, never forget that you do have rights.

TAKE A *BREAK*



LIFE CAN BE UNPREDICTABLE

Preserving the Balance of Work and Family Life

Workers shouldn't have to choose between the job they need and the family members they love. The Family and Medical Leave Act (FMLA) was created to allow employees to take reasonable unpaid leave for a particular family or medical reason so they can maintain a work/life balance.

What does it provide?

The FMLA provides eligible employees up to 12 workweeks of unpaid leave a year with the requirement of group health benefits to be maintained during the leave as if employees were continuing to work. They are also entitled to resume their same or equivalent job at the end of their FMLA leave.

Who is eligible for FMLA?

FMLA applies to all public agencies, all public and private elementary and secondary schools, and companies with 50 or more employees.

Employees can be eligible for FMLA if they have worked for their employer for at least 12 months, worked at least 1,250 hours over the past 12 months, and work at a location that employs 50 or more employees within 75 miles.

When can I use FMLA leave?

An eligible employee can be granted up to 12 workweeks of unpaid, job-protected leave in a 12-month period for the following reason(s):

- Birth of and/or bonding with a newborn child
- The placement of a child for adoption or foster care with the employee
- To care for an immediate family member with a serious condition (child, spouse, or parent, but does not include parent in-laws)
- To take medical leave when the employee is unable to work due to a serious health condition
- For qualifying exigencies arising out of the fact that the employee's spouse, child, or parent is on covered active duty or call to covered active-duty status as a member of the National Guard, Reserves, or Regular Armed Forces

The FMLA exists so employees can tend to their families without worrying about their job, allowing them to provide the best care for their loved ones. For more information regarding whether or not your company is eligible for FMLA, check out your local government agency for more details.



GOULASH, HUNGARY'S NATIONAL DISH

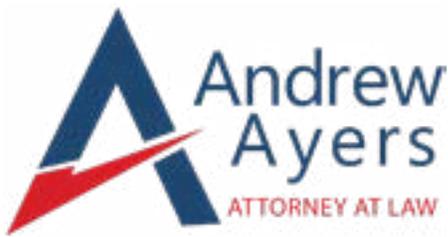
Ingredients

- 2 tbsp extra-virgin olive oil
- 1 yellow onion, chopped
- 2 cloves of garlic, minced
- 1lb ground beef
- Salt and pepper, to taste
- 1 tbsp tomato paste
- 1 1/4 cups beef broth
- 1 15-oz can tomato sauce
- 1 15-oz can diced tomatoes
- 1 tsp Italian seasoning
- 1 tsp paprika
- 1 1/2 cups elbow macaroni, uncooked
- 1 cup shredded cheddar cheese
- Fresh chopped parsley, for garnish

Directions

1. In a large skillet over medium heat, add olive oil and wait for it to heat.
2. Once heated, add onion and cook for 5 minutes, then add garlic and cook for 1 minute.
3. Next, add the ground beef to the skillet, and cook until no longer pink. Drain the grease, then add salt and pepper.
4. Stir in the tomato paste, beef broth, tomato sauce, and diced tomatoes. Season with Italian seasoning and paprika. Add macaroni to the skillet.
5. Bring mixture to a simmer and let it cook for 15 minutes. Stir the pasta occasionally.
6. Mix in the cheddar cheese and remove the heat.

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INSIDE THIS ISSUE

- 1** My Favorite Memories of My Grandparents
- 2** Why Did 50 Cent Sue Taco Bell?
- 3** Goulash, Hungary's National Dish
Your Guide to Family and Medical Leave
- 4** Can Collections Go Too Far?

When Collections Go Too Far ...

Know Your Legal Rights!

Did you know that millions of Americans have debt in collections? Anyone who has ever dealt with a collection agency can attest that it's no fun. Luckily, there are laws that limit what collection agencies can and cannot do.

Step 1: Know your FDCPA rights.

If you ever fall behind on paying your mortgage, credit card debt, medical debt, student loans, or auto loans, it's important to know your rights under the Fair Debt Collection Practices Act (FDCPA). Especially for individuals, FDCPA covers all kinds of debt — but specifically targets third-party debt collectors such as collection agencies, debt buyers, and lawyers who practice debt collection as part of their business.

When, where, and who can contact you to collect your debt? There are some limitations, such as:



- **Time.** Debt collectors are only allowed to call you between 8 a.m. to 9 p.m. in your local time zone. Any calls outside these hours are an FDCPA violation.
- **Place.** You may be contacted by phone, mail, fax, or email; however, collectors can't contact you in "unusual places," such as hospitals, schools, or restaurants. Although they can call your home or office, you have the right to tell them not to contact you at your workplace.

Continued on Page 2 ...