



## The McGill Tundra Was Worth It

*MY DAUGHTER, SIERRA, IS GRADUATING COLLEGE!*

“Sierra, it’s cold — and I mean freezing — in Montreal!” When Sierra first made up her mind to attend college at McGill University in Montreal, Quebec, Canada, I thought that if I could get her to comprehend how cold it would be, she would change her mind and stay in Texas. So, I kept reminding her, as if my saying it the 150th time would somehow be more convincing than when I had only said it 149 times. Of course, when we visited the campus the summer before her senior year of high school, the weather was perfect. Sierra wanted something different and exciting. Montreal — with its subway system, heavy pedestrian traffic, and European feel, definitely fit that bill.

I wasn’t surprised that Sierra wanted to go to school in a foreign country. She has my wanderlust. Sierra also plays up her rebellious nature. For instance, if she would just keep her natural blonde hair color, she and I would look like twins. (okay, probably not. I am not passing for 23 anytime soon) So what does Sierra do? She dyes her hair matte black! Of course, my rebel child would pick somewhere exciting and different to go to school. I wasn’t surprised, but I wasn’t that worried about it at first, either. I should have known better.

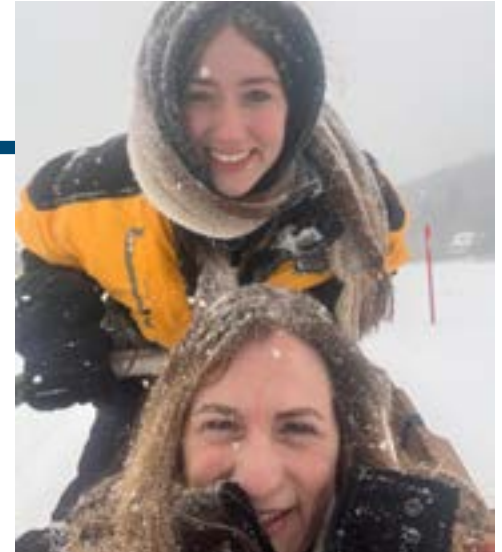


In her sophomore year of high school, Sierra set her sights on McGill and never looked back. I tried to dissuade her by telling her that the international tuition would be too high, and she needed to go to school in Texas. She responded by getting a job and saving money. She told me that she would save up the difference in tuition so it wouldn’t cost me



more for her to go where she wanted to go. I thought she would get tired of working, want to be a teenager again, and consider a school closer to home, but she never did. Sierra worked part-time jobs throughout the school year, and multiple jobs each summer until a week before her first college class. And she spent almost nothing. Every penny went in her college savings account.

Of course, I admired her so much for defying me in such a productive and non-confrontational way, that by the time she finished high school, I was determined that she should keep the money that she had saved, and I would cover her tuition. Amazingly, she didn’t want me to. She and I have spent the last five years negotiating



how much money she is willing to accept from me, and how much she insists on paying for herself. Sierra is one of the hardest workers I have ever had the honor to know, and she is a master at managing her time and her funds.

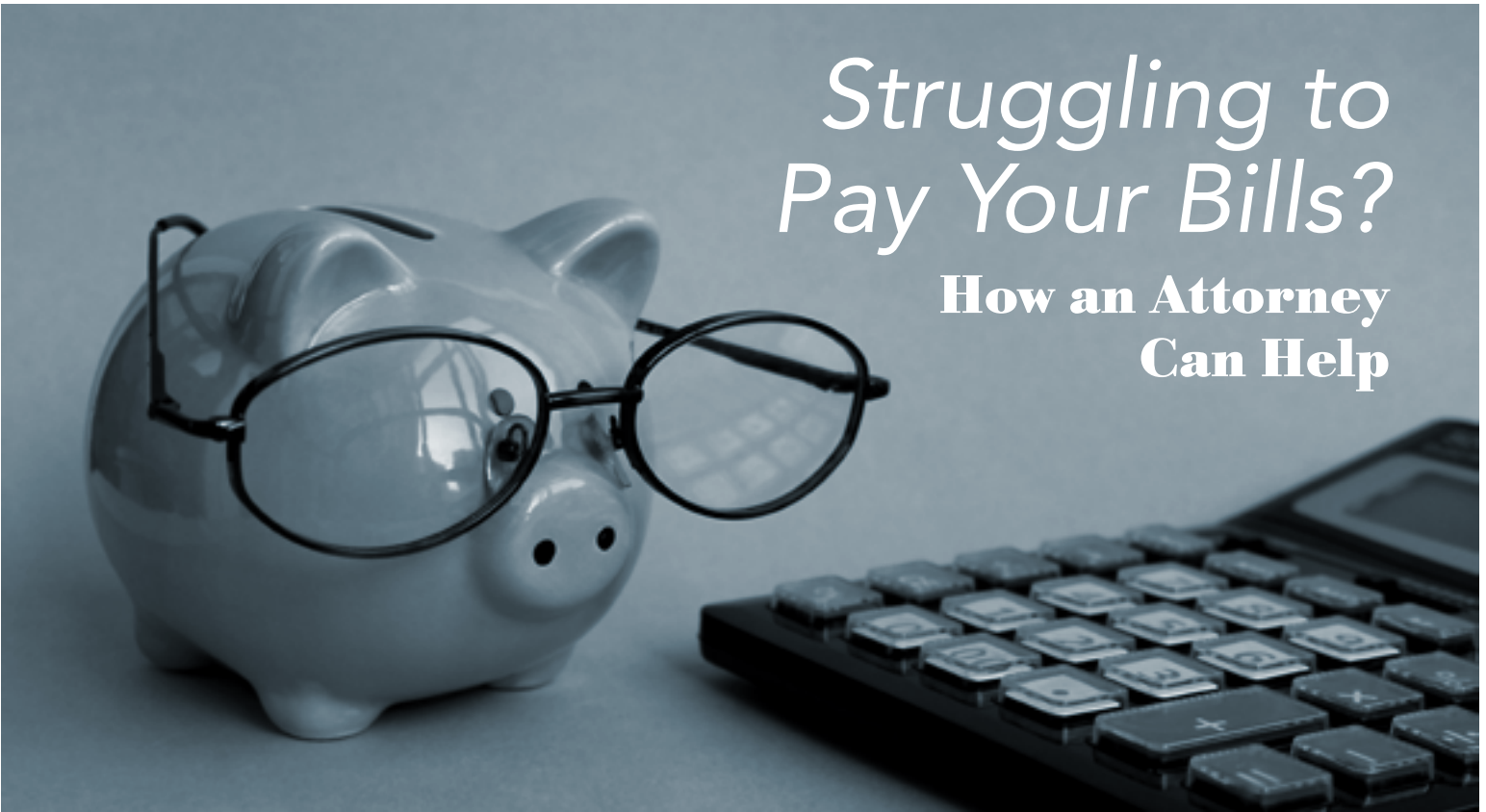
On June 5, I’m excited to announce that Sierra will fulfill her college dreams by obtaining a bachelor’s degree in biology from McGill University. She and I spend our time these days talking about her next steps. She is torn between getting her master’s degree in computer science and cybersecurity or pursuing a career as an anesthesiologist’s assistant. I don’t think Sierra has had her fill of adventures yet.

One thing is for sure, though: She does not want to settle permanently in Canada, or any of the northern states, either. I asked her why, and she told me that she felt like she had missed out on too many events with her family while living so far away. And then she smiled and added, “Besides, it really IS cold here during the winter.”

*-Ruby Bolton*

# Struggling to Pay Your Bills?

## How an Attorney Can Help



Paying your bills on time isn't always an easy task. If you're going through financial difficulties, it can sometimes be impossible to pay your bills on time. Yet, there are still some ways to minimize the damage that can occur when you can't pay your debts.

When your bills pile up, you should always contact your creditors to learn if you can receive any extensions on payment deadlines. Being proactive is critical when managing debt. However, if they are unwilling to offer you leniency, you may face a creditor lawsuit; if that occurs, you should contact a debt settlement lawyer.

### What does a debt settlement attorney do?

A debt settlement attorney can reach out to creditors and negotiate a way to reduce your debt or lower your payments. Finances can be confusing, but there are plenty of protocols and strategies out there — most of us just aren't aware of them. Debt settlement lawyers are experts in consumer rights and know precisely what lenders can and cannot do.

While debt settlement attorneys can assist you in various ways concerning your debt, they will often review your financial status, income, and conflicts in order to negotiate effectively with your creditors. However, hiring a debt settlement lawyer does not guarantee your debt will be reduced; it will give you a greater chance of doing so.

### What types of debt can they settle?

You may not know about the multiple kinds of debt and their particular characteristics. These lawyers primarily work on unsecured debt, which is any debt that doesn't require collateral. Some examples of unsecured debt include:

- Car loans
- Student loans
- Medical bills
- Credit card bills
- Personal loans

While debt settlement lawyers often work to reduce these debts, they can also provide legal assistance on other issues such as car repossession, wage garnishment, debt collection lawsuits, debt collector harassment, and more. If you're struggling because of debt, they'll most likely be able to help.

### Is it expensive to hire an attorney?

There's no simple price tag for hiring a debt settlement lawyer. Plenty of factors influence legal costs. For example, how much debt you have affects a lawyer's total charge. Also, how many creditors require negotiation and how much you save in your settlement affect your cost. Additionally, if you need to file for bankruptcy eventually, it involves another set of charges to engage that process.

You should contact a debt settlement attorney if you're struggling to keep up with your bills and know you can't pay them on time. Whether mapping out a payment plan or negotiating with creditors, these attorneys will work to ease your financial stress. Many of these lawyers offer free consultations so you can better understand your situation. If they can help you reduce your debts, they will be a great asset.



# TAKE A *BREAK*



## PUPPY POWER IS SCIENTIFICALLY PROVEN

*How Do Cute Images Affect Your Mind?*



"Kawaii" is the Japanese word for "cute," which apparently alters our brains more than we thought! During The Power of Kawaii study, Hiroshima University researched the effects of viewing images of cute animals, and what they discovered was shocking.

Researchers found that these adorable animals can help us improve our concentration, especially on detail-oriented tasks. Participants who viewed images of puppies and kittens could accomplish tasks with greater care and attention than those shown other pictures. How did they measure concentration, and why cute animals?

### What method was used in the initial experiment?

In the first experiment, researchers split a group of 48 participants and had each person play a surgery game similar to "Operation." Using tiny tweezers, the participants had to grasp small objects without touching the edges. Afterward, one group observed images of puppies and kittens, and the other viewed photos of adult dogs and cats. After viewing the pictures, both groups played the game again.

The result? The first group had a significant improvement when playing the game. They approached the game more deliberately and at a slower pace to carefully remove the objects without touching the edges. Meanwhile, the second group showed no difference in their performance.

### Why do these cute images affect us?

After more experiments with increased difficulty, the researchers concluded that the sweet animals made a noticeable impact on our brains. Participants showed higher levels of focus, concentration, and carefulness both mentally and behaviorally.

The reasoning may be that seeing baby animals triggers our nurturing side and, in turn, makes us more careful and alert. We sense something needing protection, care, and focus. At a subconscious level, you likely will become more cautious in how you think and behave after looking at pictures of baby animals.

So, the next time you need to do something tedious or detail-oriented, prep yourself with a cute puppies and kittens slideshow to ensure you get the job done right!



## GOAT CHEESE AND THYME STUFFED CHICKEN

*Inspired by BBCGoodFood.com*

### Ingredients

- 2 skinless, boneless chicken breasts
- 3.5 oz firm goat cheese
- 1 tsp fresh thyme leaves, plus 2-3 sprigs
- 4 pieces of thin-sliced bacon
- Olive oil
- 2 zucchinis, thinly sliced
- 1 large tomato, thinly sliced

### Directions

1. Preheat oven to 375 F.
2. Split the chicken breasts almost in half along the long side, open them like a book, then flatten the sides out.
3. Put the goat cheese on the "open book" side of the chicken and sprinkle with thyme leaves. Fold the chicken over to enclose the cheese, then wrap each breast in 2 slices of bacon.
4. Lightly oil a shallow gratin or casserole dish, then arrange overlapping rows of zucchini and tomatoes on the bottom. Drizzle with olive oil, sprinkle with salt and pepper, then set chicken on top. Place thyme sprigs on chicken.
5. Bake for 40-45 minutes until the bacon is crisp and golden and the zucchini is tender.

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# A PECULIAR ROMAN REQUIREMENT:

## Walk Your Furry Friend or Get Fined

If you live in Rome and feel too lazy to walk your dog, you better think twice before breaking the law. Wait, the law?

Yes! In 2005, the city of Rome passed a law requiring every dog owner to walk their furry friend *at least* once a day if they wanted to avoid a fine.

This was one of the multiple laws protecting the safety and well-being of Roman animals. The city had been dealing



with ongoing problems due to dogs being cooped up in small apartments or abandoned in the streets.

Monica Cirinna, who created the law, explained, "It's good to do whatever we can for our animals who, in exchange for a little love, fill our existence with their attention." She also told the Roman newspaper *Il Messaggero* that "the civilization of a city can also be measured by this."

How authorities in Rome can enforce this law is still unclear, but the city also passed other less-ambiguous animal welfare laws. Aside from the mandatory daily dog walk, docking an animal's ears or tails and selling animals at fairgrounds are also illegal acts.

While Rome may seem dog-biased, cat people will be happy to learn the Italian city didn't forget felines. They passed another law to make declawing a cat for aesthetic

reasons illegal. Additionally, the city will recognize those feeding and caring for the countless stray cats roaming the stone-paved streets. And last but not least, round fishbowls are also illegal, as the circular shape forces the fish to swim in circles, which is disorienting and can affect the fish's mood and behavior.

But Rome isn't the only city in Italy with animal-friendly laws. In Turin, for example, dog owners are required to walk their pets *at least three times* a day or face a fine of \$650. Meanwhile, in Reggio Emilia, it is illegal to boil live lobsters. The city officials considered this cooking method "useless torture."

Even though Italy is known for stunning landscapes and delicious cuisine, it can also take credit for holding pet owners accountable and ensuring they take proper care of their animal companions.