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Solution

1	4	8	7	6	2	9	5	3
6	2	3	5	9	8	1	7	4
5	7	9	3	4	1	6	2	8
3	1	7	6	2	5	4	8	9
4	9	2	8	1	3	5	6	7
8	6	5	4	7	9	3	1	2
9	8	6	2	5	4	7	3	1
7	3	4	1	8	6	2	9	5
2	5	1	9	3	7	8	4	6



Your Guide to the Ultimate End-of-Summer Party

As summer winds down, there's still time to host a memorable late-summer gathering that captures the season's warmth and joy. Here's how to plan an unforgettable party any guest would enjoy!

EMBRACE THE GOLDEN HOUR

Schedule your party in the late afternoon so your guests can enjoy the sunset and cooler evening temperatures. Enhance the party vibe with lanterns, string lights, or candles to create a cozy atmosphere as daylight fades.

SERVE REFRESHING BEVERAGES

Set up a self-serve drink station featuring a variety of options to cater to all guests. Include a signature cocktail, such as a fruit-infused sangria or a sparkling mocktail, citrus-infused water, and sodas and juices. This approach keeps guests hydrated and adds a festive touch.

PICK A SEASONAL MENU

Opt for a menu that highlights all things summer. Grilled vegetables, fresh salads, and light proteins like chicken or fish are great choices. For dessert, try a build-your-own ice cream sundae bar or fruit skewers with yogurt dip.

FEATURE A CURATED PLAYLIST

Music sets the tone for any gathering. Create a playlist that starts with mellow tunes during dinner and transitions to more upbeat tracks as the evening progresses. This progression keeps the energy lively and encourages dancing or sing-alongs — the best way to entertain guests.

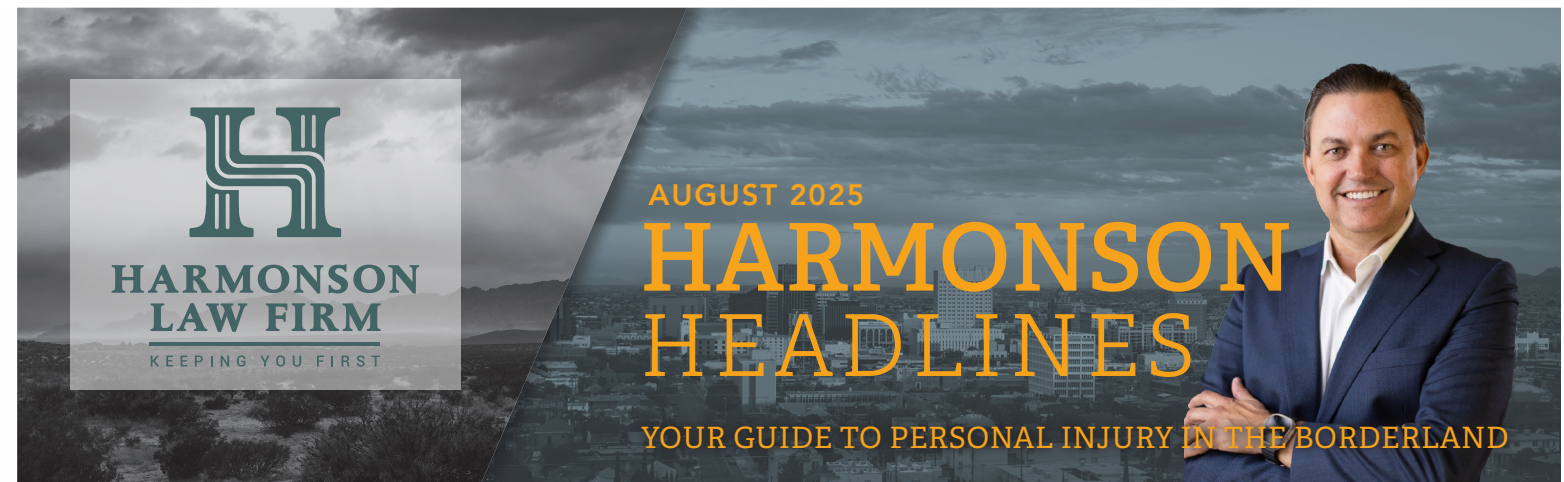
ARRANGE THEMED DECOR

Choose a theme to tie your party together. A tropical luau, garden party, or rustic picnic theme can guide your decorations, attire suggestions, and menu choices. Incorporate elements like themed tableware, centerpieces, and signage to reinforce the vibe you're opting for.

CHOOSE ENGAGING ACTIVITIES

Plan interactive games or activities to entertain guests. Popular lawn games like cornhole, bocce ball, or a ring toss are crowd-pleasers. Or, you can get creative and set up a photo booth with fun props — those always promise a fun time.

Remember, hosting a late-summer party is a great way to celebrate the last few months of the season. With thoughtful planning, your party will be a hit!



College Colors on My Mind

A LOOK BACK AND AHEAD

Right now, we're in the middle of helping our daughter, Claire, figure out where she's going to college. She's taking her SATs and ACTs, narrowing down her choices, and starting to look at what's out there. It's exciting and a little overwhelming. For me, all the college talk has brought back a lot of memories.

My family has deep roots at Texas Tech. Both my parents graduated from Tech, and my brother, sister, and I all graduated from there as well. My grandfather was a Red Raider, too. He even helped start the Saddle Tramps, a Tech spirit organization that is still going strong today. Growing up in Lubbock, Texas Tech wasn't just a school. It was part of who we were.

When I applied to college, it was a much simpler process than it is today. I didn't weigh dozens of options or plan tours in advance. I applied to one school, Texas Tech, and that was it. My parents didn't discourage me from going elsewhere, but they didn't exactly encourage it, either. A lot of kids stayed home, and that's what I did.

Of course, being a Tech fan builds a certain kind of resilience. We've had plenty of near misses when it comes to championships. A few years ago, our men's basketball team made it all the way to the national title game. We lost in overtime. This year, our women's softball team made it to the

College World Series finals and lost in game three to Texas. You get used to being a bridesmaid. Still, I would not trade that loyalty for anything. When you finally do get that big win, it means that much more.

Off the field, my college experience had its own lessons, too. I'll admit, when I got to Tech, I wasn't the world's most diligent student. Between my fraternity and working to help pay my way through school, academics sometimes took a back seat. The balance wasn't always easy, but you learn a lot about people, responsibility, and yourself when you're juggling that much.

“College helped shape who I am, not just in terms of education, but in resilience, relationships, and perspective.”

Law school was a different story. By then, I had matured, and I approached it with a whole new mindset. I wanted to make the most of it. I had some money saved, and my wife, Sheri, and I got married after my first year. Her support, along with the help of student loans, allowed me to treat law school like a full-time job. I wasn't trying to split my attention anymore. That shift made a world of difference.

I also had the benefit of some excellent professors along the way. At South Texas College of Law, Dean Gerald Treece led the advocacy and trial programs, and he gave me the opportunity to compete across the country. Those experiences taught me as much about lawyering as any textbook ever could.

Helping Claire look toward her own college future and watching her go through this process has reminded me how valuable those years can be, even if they don't always follow a perfect plan. My own path wasn't straight, and that's fine. College helped shape who I am, not just in terms of education, but in resilience, relationships, and perspective. And through it all, we still wear our Texas Tech red and black with plenty of pride.

—Clark Harmonson





NEW STUDY SAYS PETS ARE WORTH PLENTY

Most pet owners already know their furry friends make life better, but according to a new study, the value might be higher than anyone realized. Some researchers say it's close to \$100,000.

Researchers in the U.K. aimed to measure how much happiness dogs and cats bring to people's lives. Using data from more than 700 people, they found that owning a pet can boost life satisfaction as much as getting married or landing a massive raise. In economic terms, it's the emotional equivalent of earning nearly \$93,000 more per year.

To determine whether pets actually improve happiness, rather than the opposite — happy people are more likely to have pets — the team factored in things like age, income, personality traits, and family size. They also used a clever workaround: They asked people whether they look after their neighbor's house while they're away. That behavior is linked to pet ownership but not directly to happiness, which helped researchers isolate the impact of pet ownership.

It's not just a fun fact, either. Experts say findings like this could affect everything from housing laws to public health programs. If pets fight loneliness and lift people's moods, it might make sense to rethink rules that prevent pet ownership in some apartments and assisted living facilities.

While the researchers focused only on cats and dogs, the message came through clearly. Pets matter, maybe even more than we thought. And if you already live with one and know how they benefit your well-being, the science now backs you up. That wagging tail or soft purr might be worth more than you ever guessed.

WHEN THE OTHER DRIVER CAN'T PAY ARE YOU PROTECTED AGAINST UNINSURED DRIVERS?

You might think having car insurance protects you from the worst headaches after an accident. But what if the other driver doesn't have any? It happens more often than you'd expect. In Texas, roughly 20% of drivers are uninsured, according to some estimates. That means one out of every five cars on the road could leave you holding the bag after a crash.

Texas law says drivers must carry insurance, but that doesn't stop plenty of people from slipping through the cracks. Sometimes drivers let their policies lapse. Other times, they ignore the law altogether and hope for the best. Either way, if one of them hits you, things can get complicated fast.

If you carry uninsured/underinsured motorist (UM/UIM) coverage, you're in far better shape. This coverage can be rejected in writing in Texas, but it's something I strongly recommend. UM/UIM can help cover your medical bills, lost wages, pain and suffering, and even damage to your vehicle if the other driver can't pay. Without that coverage, you're left trying to collect from someone who probably doesn't have the means to pay. Winning a lawsuit is one



thing. Actually seeing any money come your way is entirely different. If this ever happens to you, there are a few things I'd advise you to do.

First, report the accident to the police and your insurance company. Let your insurer know you suspect the other driver may not have coverage. If you have UM/UIM, start the claim as soon as possible. If you don't have it, or if your claim starts to drag out, that's when it helps to talk with an attorney who deals with these cases all the time.

One thing people don't realize is that insurance companies love to slow-walk or underpay victims. They're betting you'll get tired and give up, and I've seen this play out too many times. No one expects to get hit by someone without insurance, but taking quick, smart steps can save you a world of trouble if it happens. If you ever find yourself in that situation, don't hesitate to reach out. Good advice early on can make all the difference.



Spinach, Feta, and Egg Stuffed Peppers

This healthy, delicious dish is packed with 10 grams of protein.

INGREDIENTS

- 2 large bell peppers, any color
- 1/2 tsp salt
- 4 large eggs
- 2 tbsp reduced-fat milk
- 1/4 tsp ground black pepper
- 1 tbsp extra-virgin olive oil
- 1/2 cup chopped onion
- 2 cups chopped spinach
- 1/3 cup crumbled feta cheese

DIRECTIONS

1. Preheat oven to 375 F.
2. Halve peppers lengthwise; remove and discard seeds.
3. Place peppers cut-side up in an 8-inch-square microwave-safe dish. Microwave on high 2 1/2–3 minutes until tender; pat dry and sprinkle with salt.
4. In a medium bowl, whisk together eggs, milk, and black pepper.
5. To a medium skillet over medium-high heat, heat oil, then add onion and cook, stirring, for about 2 minutes until softened and beginning to brown.
6. Add spinach and cook, stirring 1–2 minutes more until spinach is wilted.
7. Divide spinach mixture evenly among pepper halves. Sprinkle with feta, and top with egg mixture.
8. Bake 30–35 minutes until filling is set.

THE INJURY YOU CAN'T ALWAYS SEE

What You Should Know About TBIs

Some car accidents leave visible scars. Others cause damage that no one can see. One of the most serious — and often misunderstood — injuries people suffer in crashes is a traumatic brain injury (TBI). Even a so-called "minor" wreck can change a life forever if the head or brain takes a hit.

TBIs happen when a blow or jolt to the head disrupts normal brain function. In car accidents, this can happen from striking the steering wheel or window, or even from the force of a sudden whiplash. Not all TBIs show symptoms right away. In fact, many people walk away thinking they're fine, only to experience related health problems days or weeks later.

According to the CDC, around 214,000 TBI-related hospitalizations occur each year in the U.S. Many of those cases involve car accidents, and the effects can last long after the physical injuries heal. Long-term TBI symptoms vary widely. Some people deal with chronic headaches, memory loss, or emotional changes. Others experience persistent dizziness, fatigue, or personality changes that can affect relationships and everyday life. In the most severe cases, a person may face lifelong disability and require ongoing care.

One of the challenges with TBI cases is that insurance companies often try to downplay the injury or argue that symptoms aren't related to the accident. That's why it's crucial to work with a legal team that understands what these injuries really mean. In some instances, local treatment is not enough. I've arranged for clients with traumatic brain injuries to receive care at specialized rehabilitation centers out of state when necessary. Getting the right care early can make all the difference in recovery, ensuring that the full impact of the injury is understood and accounted for.

If you or someone you love shows any signs of TBI after an accident, don't wait to get medical help. The sooner you address it, the better your chances for both physical recovery and a fair legal outcome.

