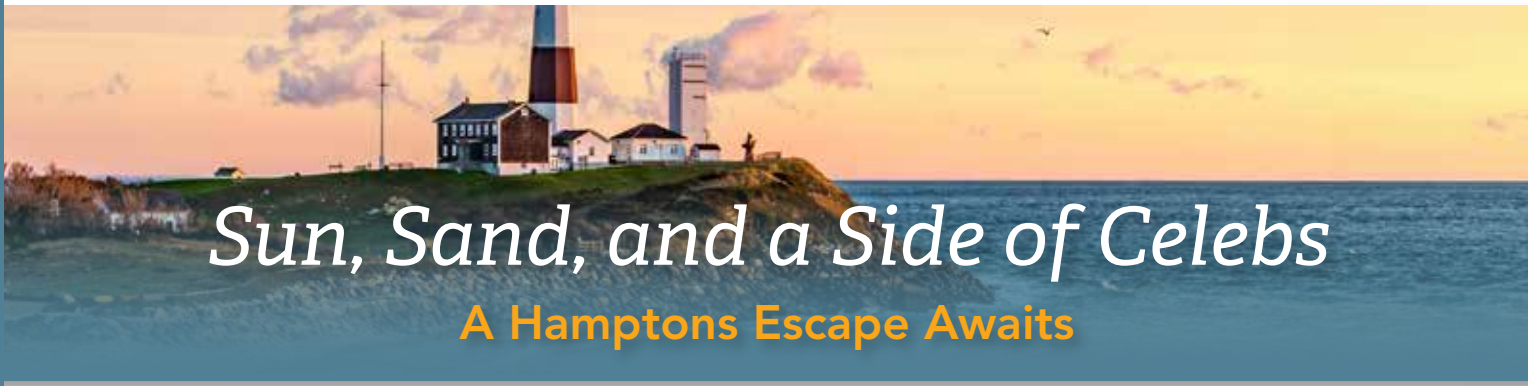


- 1 The Harmonson Journey West
- 2 Family Gatherings Made Simple  
When Minimum Auto Insurance Falls Short  
Sudoku
- 3 Flank Steak Tacos  
Police Reports and Missing Context
- 4 Coast Into Luxury

**Solution**

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



If you're looking for sun, sand, and a place where weekends seem to last a little longer, one of the country's most iconic seaside resorts is calling. The Hamptons are known for their pristine beaches, high-end dining, and superb social scene. A beloved retreat for New Yorkers and celebrities, this series of villages makes for a vacation that feels like something out of a movie. Whether you want to eat at a popular restaurant, take a stroll along the shore, or rub shoulders with movie stars, the Hamptons make for an unforgettable getaway.

**BREATHTAKING BEACHES**

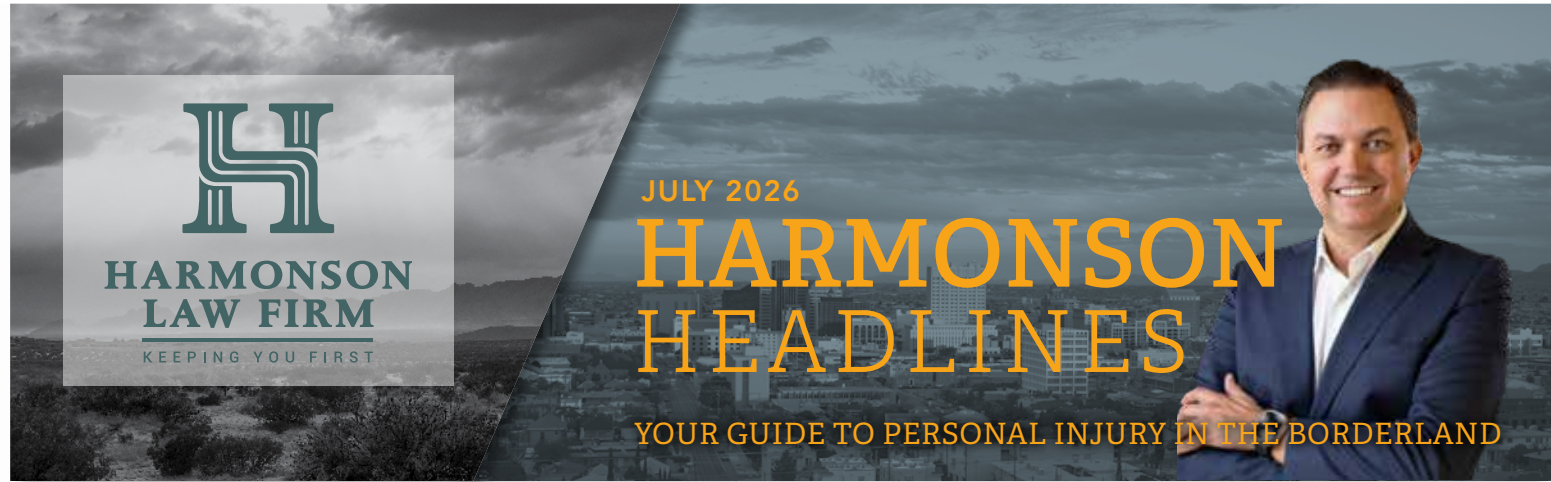
The Hamptons are famous for their sandy beaches, with many options throughout the area's different towns. Coopers Beach in Southampton is known as one of the best in America, featuring white quartz sand and a backdrop of impressive dunes and mansions. If you're looking for a quieter place to catch some sun, Cyder Beach (also in Southampton) is less crowded and a perfect place to watch surfers. Main Beach in East Hampton is one of the most popular in town, beloved for its beautiful views.

**TERRIFIC TOWNS**

The Hamptons comprise two townships, each with quaint and lively villages. Each offers a different setting for shopping, dining, and sightseeing. Southampton has a beautiful main street, popular beaches, and restaurants where you can spot a movie star. East Hampton and Bridgehampton are charming and known to be a little less fast-paced. Local eateries like Bobby Van's Steakhouse and Topping Rose House make Bridgehampton a favorite destination for fine dining.

**AFFORDABLE ACTIVITIES**

While the Hamptons come with an elite price tag, you can find plenty of budget-friendly activities to enjoy. A scenic drive along the Montauk Highway is filled with iconic Americana houses and seaside sights. One of the best ways to explore the many villages is to rent a bike for the day or stroll in town so you can stop in the little shops and farmers markets. Montauk is a popular, scenic hamlet located at the easternmost point of Long Island. You can find affordable accommodations and food options in this laid-back tourist destination.



# The Long Road to Texas

## A FAMILY STORY FROM THE FRONTIER

Long before any of us were where we are now, somebody in our family had to decide to leave one place and try to make a life somewhere else.

July 13 is Go West Day, which sounds a little old-fashioned at first. It's easy to think about westward expansion like it belongs in a Western or one of those Taylor Sheridan shows, but when you start looking at your own family history, "going west" doesn't feel like such a foreign concept. It starts to feel more personal. These weren't characters in some story. They were real people trying to survive and build something together.

On the Harmonson side, our first place in America was Bourbon, Kentucky. Sometime in the mid-1800s, the first Harmonsons moved into Texas. They weren't ultra-wealthy people looking for adventure. They were like many people heading west at the time. They were looking for opportunity and a better life.

The first Harmonson I know the most about is Peter Harmonson. The name Peter has been carried through our family for generations. My dad was Peter Coleman Harmonson III. My older brother is Peter Coleman Harmonson IV, and his son carries on the name, too. That thread makes the past feel a little closer.

The original Peter settled near Keller, Texas, north of Fort Worth, and later moved closer to the frontier around Fort Belknap, near where Possum Kingdom Lake is today. He was a justice of the peace, kind of a lawman, in a place that wasn't very safe. In 1864, during the Elm Creek Raid, he was shot with an arrow and died about a month later in Fort Worth. It was a rough start in Texas, but our family obviously pushed through.

It's neat to have that kind of family history, but it's also ugly in places. Peter's story happened near the end of the Civil War, and Texas was part of the Confederacy. The frontier was violent. People were trying to build lives, but a lot of suffering happened along the way. I don't think family history has to be cleaned up to be meaningful. Sometimes, the honest version is the only version worth keeping.



A lot of what I know came from my dad and from relatives who put together parts of our family tree. When I was younger, I don't think I cared much about any of it. Kids are kids. You hear those stories, and they feel like something from a long time ago. Then you get a little older and realize 150 years really isn't that long. The name is still in our family, and most of those same places are still on the map.

Ultimately, I am proud to be a Texan and think a certain amount of independence and grit comes with it, although we have it a lot easier now than earlier generations did. The older I get, though, the more I think this kind of story isn't just about one family or one state. Every family has some version of it.

In one way or another, we are all immigrants. Sweden, Mexico, Nicaragua, Kentucky, Texas ... we all come from somewhere. Somebody before us took a risk, made a move, and hoped the next place would provide a better life for their family.

*-Clark Harmonson*



SCAN TO SHARE  
YOUR CASE — WE'RE  
HERE TO HELP!

## AN EASY REUNION PLANNING GUIDE

For many people, family reunions are one of the highlights of the year. They give us a chance to reconnect with distant relatives, enjoy each other's company, and bring together multiple generations. The reunion itself may be the fun part, but getting everyone there usually takes more planning than people expect.

### START WITH THE BIG THINGS.

Regardless of whether you're planning for 20 or 200, begin with the decisions that affect everything else. First, reach out to everyone and ask what dates work best. In a bigger family, it may not be possible to accommodate everyone, but reaching out early will give you a better chance of finding a date that works for most people. It also gives you a clearer idea of how big a crowd you're really planning for.

Once you have a rough headcount and workable date, the location should come next. The best choice is usually one that keeps travel, lodging, and meal costs manageable while still providing enough space for people to gather comfortably. Popular options include campgrounds, public parks, or even someone's backyard.

### KEEP THE DETAILS SIMPLE.

If you're reserving a campground or another shared venue, look beyond the scenery and think about how the space will function for your group. Sleeping arrangements, parking, restrooms, and food access all matter more when you're trying to keep several generations comfortable. It also helps to assign specific tasks to one or two relatives instead of trying to do everything yourself.

Food and activities usually work best when flexible. Don't worry about planning every hour. Instead, focus on a few simple anchor points. That might be one shared meal, a group photo, or a fun activity that works for different ages. Potlucks, cookouts, and buffet-style meals are typically the most practical for these gatherings, especially for large crowds. A few easy activity options (such as yard games, family trivia, a card tournament, or even a scavenger hunt) can also help people mingle without making the day feel overplanned.

Remember, the goal isn't to create the perfect event. It's to plan a gathering that makes it easy for people to show up, settle in, and simply enjoy being with family.



## THE INSURANCE GAP AFTER AN ACCIDENT DON'T REJECT THE COVERAGE YOU NEED

It may sound odd, but the scariest part of a wreck isn't always the crash itself. Sometimes, it comes later when you find out just how little insurance the at-fault driver has.

In Texas, the minimum liability coverage required by law is \$30,000 per person injured, \$60,000 total for everyone injured in the same accident, and \$25,000 for property damage. That may sound like plenty of money, but in a serious wreck, it can disappear fast. An ambulance ride, an ER visit, imaging, follow-up appointments, and missed work can eat through that before you even know what your recovery is going to look like.

That's why I tell people to pay attention to their own coverage before they ever need it. Uninsured motorist (UM) coverage helps when the other driver is uninsured. Underinsured motorist (UIM) coverage helps when the other driver has insurance but not enough. Texas law allows you to reject that coverage in writing, but you shouldn't. I see too many cases where the other driver either has no insurance or only has the minimum. If you are seriously hurt and you don't have UM/UIM coverage, you may be out of luck.



I also hear people say, "I don't want to use my own insurance." They worry their rates will go up, or they feel like it's unfair because they didn't cause the wreck. But if you paid for the coverage, this is exactly when you are supposed to use it. Otherwise, you are basically giving a Christmas present to your insurance company.

We can look a few other places when the other driver's coverage isn't enough. Your health insurance may help cover treatment costs. Personal injury protection (PIP) can also help pay medical bills and some lost wages, no matter who caused the crash. It's not the same thing as UM/UIM, but it can make a big difference early on. Like UM/UIM, though, a lot of people reject PIP when they shouldn't.

The time to think about all this is before somebody hits you. Pull out your policy, look for UM/UIM and PIP, and ask what limits you carry. If you are already hurt, don't assume there's no money just because the other driver had bad insurance. Talk to a lawyer who knows where to look before you leave coverage on the table.



## BEYOND THE CRASH REPORT

### The Evidence Police May Not Have

Seeing a bad police report after a wreck can make you feel like your case is over before it even starts, especially if it says you were at fault. It's understandable to feel that way. After all, a report like that feels official, and in a way, it is. However, official doesn't always mean complete.

In most situations, the responding officer didn't actually see the accident happen. They show up after the fact, often to a chaotic scene, and try to piece everything together based on vehicle positions, damage, debris, and statements from drivers and available witnesses. All of that is useful information, but it is still just a snapshot from the first moments following a wreck.

Obviously, those first moments don't tell the entire story. One driver may have given a cleaner statement because the other driver was hurt or shaken up and couldn't explain things clearly. Witnesses may have left the scene before providing an official statement. Often, video and vehicle data exist, but nobody has tracked them down yet.

I had a case like this involving two 18-wheelers. Our client rear-ended another truck, and the report blamed him. It makes sense that the officer would have seen it that way. Most people look at a rear-end collision and assume the driver in the back was to blame. But once we started digging, we found out the truck in front was going about 15 mph while changing lanes at 3 a.m. His actions created a dangerous situation, and the evidence showed that he was primarily responsible. If we had stopped at the initial paperwork, we would have missed the facts that mattered most.

That's why we always investigate when we're building a case. We look for dashcam footage, witnesses, vehicle data, photos, and anything else that helps explain the collision beyond what's written in the original report. Ultimately, that report is simply a starting point. It shouldn't be the only thing anyone relies on when the evidence tells a different story.

## SUDOKU

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5	6	8			1			

SOLUTION ON PG. 4

## Flank Steak Tacos

### INGREDIENTS

- 1 tsp paprika
- 1/2 tsp ground cumin
- 1/2 tsp garlic powder
- 1/2 tsp chili powder
- 1/2 tsp dried oregano
- 1/4 tsp onion powder
- 1/2 tsp ground black pepper
- 1 tsp sea salt, divided
- 1 lb flank steak
- 2 tbsp olive oil, divided
- 1 small red onion, finely diced
- 1/3 cup cilantro
- 1 ripe avocado, diced
- 1 tbsp lime juice
- 8 small flour tortillas



### DIRECTIONS

1. Heat grill to medium heat.
2. In a small bowl, combine first 7 seasoning ingredients with 1/2 tsp sea salt.
3. Brush steak with 1 tbsp olive oil and sprinkle seasoning mixture on both sides.
4. Grill steak for 2-4 minutes per side.
5. Remove steak from grill and let it rest.
6. In a bowl, stir together 1/2 tsp sea salt, 1 tbsp olive oil, onion, cilantro, avocado, and lime juice.
7. Heat flour tortillas on the grill.
8. Slice the grilled flank steak into 1/4-inch strips. Assemble your tacos with the onion avocado mixture and enjoy!