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2 This Chihuahua Just Became Everyone's Favorite Hero

Keeping Clients Out of the Assembly Line

Sudoku

3 Pillowy Pumpkin Snickerdoodles

The Truth About Settlement Money

4 The Ultimate October Getaway Is Hiding in Vermont

Solution

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7	1	2	3	5	4	9	6	8
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Apple Cider, Scenic Drives, and a Halloween Dog Parade?

Welcome to Stowe!

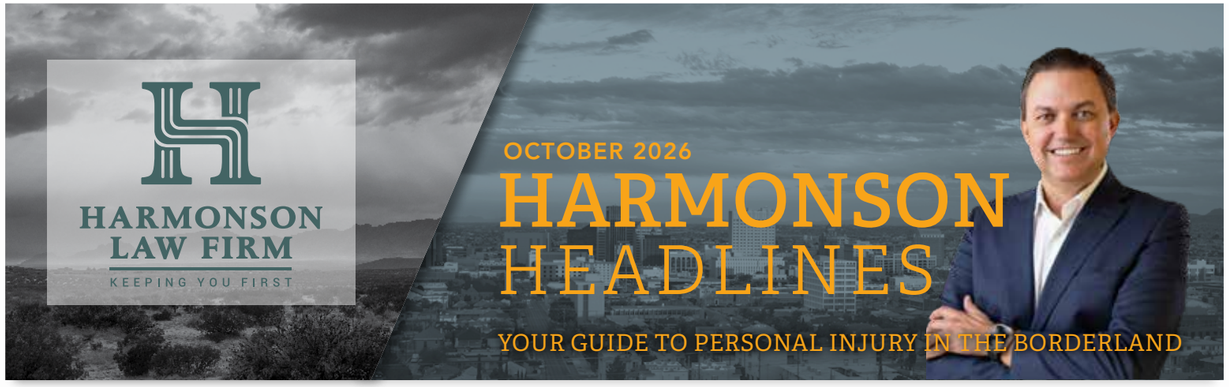
When you're planning a family vacation or a couples getaway, you'll likely investigate places along the California coast, the mountains of Colorado, or even the amusement parks in sunny Florida. Unless you have ties to the region, a fall trip to the Northeast probably isn't at the top of your travel list. As temperatures drop and the leaves begin to fall, many people look for warmer destinations. However, you'd be remiss if you didn't consider taking a trip out to beautiful Stowe, Vermont, this October.

Throughout the country, fall is dominated by differing shades of yellow, red, and orange. If you want to see these colors on full display, look no further than Stowe, Vermont. This cozy mountain town has some of the most amazing foliage you'll ever see! By this time, all of the leaves will be flipping from green to our favorite autumn shades, and you'll get some stunning views of the area while hiking across various trails or driving on Mountain Road.

It's not fall in the northeast without visiting a few farms and orchards to pick pumpkins, drink apple cider, and enjoy the comfort of the fall season. Stowe is within driving distance of places like this to explore. Shelburne Orchards, Northeast Kingdom, and the nearby Cold Hollow Cider Mill are all worth a visit. Vermont has a great food scene, and this is the perfect time of year to grab some fresh apple cider and famous Vermont cheese from the local farms and orchards.

If you're looking for something a little more entertaining, Stowe has you covered there, too. Throughout the fall, the locals of the town host various festivals, fairs, and farmers markets. There's even a Halloween dog parade taking place at the nearby Sun & Ski Inn and Suites. You could enter your furry friend and walk away from this adventure with amazing memories, experiences, and maybe even a prize!

Stowe may not be a well-known vacation destination, but it's one of the best hidden gems in our country, and there's no better time to visit than right now!



The Beast

HOW A ROUGH OLD BRONCO GOT ME THROUGH COLLEGE



Oct. 2 is National Name Your Car Day, and it took me right back to my first car. Growing up, I was sure I would own some really cool cars someday. My brother Cole is a few years older than me, and back in the 1980s, he had a two-door red BMW that I thought was about the coolest thing on four wheels. So, when my 16th birthday rolled around, I figured my turn had come.

It didn't exactly work out that way. My birthday came and went, and there was no car in the driveway. I did march down first thing that morning and get my license, but the car had to wait.

My dad owned a used car lot, so we always had different vehicles cycling in and out of our lives. We called them "units." Around that time, my mom was driving around one of those land-yacht Cadillacs, and every now and then, I got to take it out. It wasn't mine, though. Then Christmas came, and I finally got a car to call my own. It was a burnt-orange 1980 Ford Bronco, and it was a little rough, but I didn't care one bit. I was absolutely proud of that thing. Everyone called it The Beast.

The Beast and I went through a lot together. Early on, Cole set me up with a Pioneer stereo system. Around 1990, that was about as cool as it got. I was on top of the world. Then, we drove to an out-of-town basketball game, left our cars parked at the high school, and I came back to a busted window and no stereo. Somebody had stolen it, and I never bothered to get a replacement. For the next five years, all through college, there was just a hole where the stereo used to be.

But that hole was only part of it. By the time I got to Texas Tech, The Beast was showing every one of its years, and my fraternity brothers gave me a good ribbing about it. There were plenty of nicer cars in the parking lot, and mine stuck out. One of the guys thought it was funny, so he took shoe polish and wrote "For Sale, $5" across the side. I left it on there a while. What else was I going to do?

The Beast never ran quite right, either. One day, I was out on 50th Street in Lubbock, and it just quit on me. As luck would have it, my granddad was driving the opposite direction right when it happened. He turned around, popped the hood, and went to work. I swear it was like watching MacGyver. I don't know exactly what he did, but he pulled out a fingernail file, fiddled with something, and got The Beast running again.

That car got me to the end of my college years before it finally gave out. It was never cool, and it wasn't the car I dreamed about as a kid, but it became something better. The Beast got me where I needed to go, and it gave me a stack of stories I still tell.

I think about all that now because my daughter Claire just got her license a couple of months ago. Before that, she was riding around with Dad Uber. We recently picked up her first car, and I'm happy to report it's a lot nicer than a rough 1980 Bronco. Times have changed, but I wouldn't trade The Beast for anything, holes, ticks, and all.

—Clark Harmonson

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

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WHEN A TINY DOG MADE A HUGE DIFFERENCE

MEET THE CHIHUAHUA THAT HELPED SAVE ITS OWNER'S LIFE IN THE SWISS ALPS

Sometimes, a lifesaving hero weighs less than 10 pounds, has four tiny paws, and refuses to leave their favorite human's side. That's exactly what happened recently in the Swiss Alps, where a determined Chihuahua proved that courage has nothing to do with size.

According to Air Zermatt, a Swiss rescue, training, and transport company, a man was exploring the Fee Glacier when he broke through a snow bridge and plunged nearly 26 feet into a hidden crevasse. Thankfully, he had a walkie-talkie and managed to contact someone nearby, who alerted emergency responders. There was just one problem: No one knew exactly where he fell.

For about 30 minutes, a rescue helicopter searched the vast glacier without success. Then someone on the rescue crew noticed something unusual … a tiny, fluffy Chihuahua pacing back and forth on a rock.

That little dog wasn't wandering aimlessly. It was waiting. The rescue team flew closer, and as they focused on the Chihuahua, they finally spotted the opening to the crevasse where the man had fallen. Rescuers rappelled down, safely pulled him out, and flew both the man and his loyal companion to a nearby hospital. According to Air Zermatt, the Chihuahua's persistence made all the difference.

Air Zermatt spokesman Bruno Kalbermatten summed it up best: "Imagine if the dog wasn't there. I have no idea what would happen to this guy. I think he wouldn't survive this fall into the crevasse." The company didn't hesitate to give credit where it was due, calling the Chihuahua a "four-legged hero" that likely saved its owner's life.

Stories like this are a wonderful reminder that our pets often understand far more than we realize. They comfort us when we're sad, celebrate us when we come home, and, every now and then, remind the world that loyalty is one of the greatest superpowers of all.

So, the next time someone jokes that Chihuahuas are all bark and no bite, you can tell them about one fearless little dog who helped rescuers find his owner.



WHY I'LL NEVER BE A BILLBOARD

THE CASE FOR HIRING A SMALL FIRM THAT KNOWS YOUR NAME

You can't drive very far around here without seeing an injury lawyer smiling down on you from a billboard. I want to be fair to those firms because they have their place, and a lot of them do good work. But I made a deliberate choice *not* to build my practice that way, and after all these years, I'm more sure of that choice than ever.



When you hire me, you get me. That sounds obvious, but it's not how many of the billboard firms operate. Sign with one of them, and you'll likely spend your case talking to a case manager and rarely speak with the attorney whose name is on the building. I handle my cases myself. I know my clients by name and work with them one at a time instead of running them through an assembly line.

Along with creating better relationships, staying small also helps my clients in ways that show up in their pockets. I don't have the overhead a billboard firm does, and I'm not paying to have my face plastered on the side of the highway. That leaves me room to be flexible where it matters so more money ends up with the client.

Honestly, this setup fits who I am. I value my independence and have no interest in spending my days managing a big group of people. I would take the freedom to set my own schedule, call my own shots, and do things my way over a bigger paycheck any day.

Most importantly, though, I'm convinced my approach makes a real difference for the people I represent. And I'm not just guessing. It's what my clients tell me, and it's what shows up in the reviews they leave. The personal attention is what sticks with them because they felt looked after by the person who was actually in their corner.

So, being small is not something I apologize for. It's what lets me give your case the attention it deserves, and you should never mistake a smaller operation for a smaller fight. When something is taken from one of my clients, I go after it with everything I have.

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SOLUTION ON PG. 4

Pillowy Pumpkin Snickerdoodles



INGREDIENTS

- 3 3/4 cups all-purpose flour
- 1 1/2 tsp baking powder
- 1/2 tsp salt
- 1 tsp ground cinnamon
- 1 cup unsalted butter, room temperature
- 1 cup granulated sugar
- 1/2 cup light brown sugar
- 3/4 cup pumpkin purée
- 1 large egg
- 2 tsp vanilla extract

Cream cheese filling:

- 8 oz cream cheese, softened
- 1/3 cup powdered sugar
- 1 tsp vanilla extract

Cinnamon-sugar coating:

- 1/2 cup granulated sugar
- 1 1/2 tsp ground cinnamon

DIRECTIONS

1. Whisk together flour, baking powder, salt, and cinnamon.
2. In a separate bowl, beat butter and sugars. Mix in pumpkin, egg, and vanilla.
3. Add dry ingredients and mix until combined. Refrigerate an hour.
4. In another bowl, blend filling ingredients. Refrigerate an hour.
5. Preheat oven to 350 F. Line baking sheets with parchment paper.
6. In a small bowl, combine sugar and cinnamon for coating.
7. Flatten a tablespoon of batter like a pancake.
8. Place a teaspoon of cream cheese mixture in the center. Place another tablespoon of batter on top, and roll into a ball.
9. Roll in cinnamon-sugar and place on baking sheet. Use a glass to flatten cookie balls.
10. Bake 10–15 minutes. Cool and serve.



FEES, BILLS, AND WHAT REMAINS

Breaking Down a Settlement Check

There's a moment in almost every case when a client gets their settlement figure and starts doing the math in their head, already picturing what that money will do for them. I never want to steal that moment, but I do want people to understand something first. That number is not the same as what you take home.

The first piece is my fee. Like most injury lawyers, I work on a contingency basis, meaning I take an agreed-upon percentage of the recovery, which goes up a little if the case has to go to court instead of settling. Most people expect that part. It's everything after it that catches them off guard.

All cases have expenses. Filing fees, medical records, expert witnesses, and the rest all cost money. It can be anywhere from a few hundred dollars on a straightforward car wreck to hundreds of thousands on a catastrophic case. I front that money myself, so my clients aren't paying out of pocket while their cases are going. I get reimbursed at the end.

Medical bills are often the biggest bite of them all. Those are paid back from the settlement, and if your health insurance covered any of your treatment, the insurer usually has to be repaid, too. By the time these bills, the fee, and case expenses are accounted for, the client can be left with less than expected.

That's why the work doesn't stop when we reach a settlement. We negotiate medical bills and other obligations where we can, and I pay close attention to what the client actually receives. I'm not going to take $10,000 and leave the client with $2,000. If reducing my fee makes the numbers more reasonable, I'll do that.

In a serious case, we also have to consider what the client needs the money to do for them. We recently finished a catastrophic injury case in which we helped our client buy a new home, set up an investment account, and establish an annuity that will provide income for the rest of her life.

A big settlement can look impressive on its own, but nobody would choose the injury that came with it. The goal is to ensure the remaining money does as much as possible for the person whose life was changed.