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Sudoku

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Solution

3	8	7	1	4	6	9	5	2
4	1	5	2	9	8	3	7	6
9	2	6	5	3	7	8	1	4
6	4	8	9	5	3	7	2	1
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## Set Sail on a Getaway That Keeps Things Simple

### A Cruise Where Your Passport Can Stay Home

Have you been dreaming of a getaway, but the thought of renewing your passport is too much? Don't worry, you can set sail without leaving the country. Passport-free cruises make it easy to explore charming towns, sunny beaches, and vibrant ports, all while keeping the logistics simple.

#### CANADA AND NEW ENGLAND ADVENTURES

Who says you need a passport to explore charming cobblestone streets, colorful harbors, and breathtaking fall foliage? Cruises from Boston, New York City, and Cape Liberty (New Jersey) make it easy to experience the magic of Canada and New England. Stroll through Halifax, Nova Scotia, savor lobster in Portland, Maine, or take in the quaint charm of Bar Harbor. With Norwegian Cruise Line, you can enjoy a journey hitting all these spots before returning to the Big Apple.

#### SUN, SAND, AND CARIBBEAN VIBES

If turquoise waters and golden beaches are more your style, the Caribbean is calling, and you don't need a passport if you start from U.S. ports like Miami, Tampa, or Fort Lauderdale. Regent Seven Seas invites travelers aboard the Wonders in the Caribbean cruise, stopping in the Cayman Islands, Belize, Mexico, and more. For a tropical twist,

Royal Caribbean's Southern Caribbean Holiday cruise begins in San Juan and visits Barbados, Trinidad, Tobago, and St. Maarten.

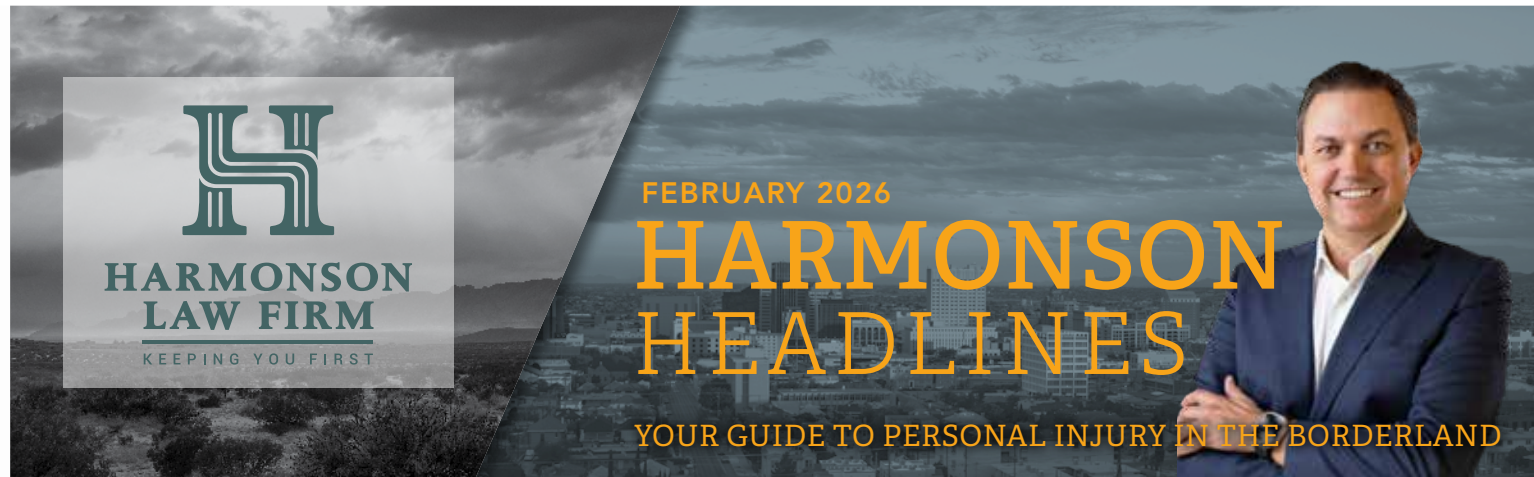
#### BAHAMIAN BLISS

Florida's sunny ports are your gateway to The Bahamas. From Miami, Port Everglades, or Port Canaveral, you can hop on a Carnival or Disney cruise for a few nights of fun. Disney Cruise Line's three-night Bahamian adventure aboard the Disney Wish includes Nassau and the legendary Disney Castaway Cay. Sand, sun, and smiles await without ever leaving U.S. waters.

#### BERMUDA BOUND

Just 570 miles off North Carolina, Bermuda is a perfect East Coast escape. Departing from New York City, Boston, Norfolk, or Miami, you can enjoy sandy pink beaches, historic Hamilton, and the charm of St. George. Carnival and Oceania offer cruises with relaxing days at sea and island adventures, perfect for a tropical getaway close to home.

From the historic streets of New England to the sparkling waters of the Caribbean, these passport-free cruises make it easy to see the world while keeping things simple.



# Building a Life on Repeat

## THE CASE FOR 'BORING' DAYS

Groundhog Day has always made me laugh. Most people hear that phrase and think of the movie where Bill Murray wakes up to the same song and the same day over and over. To a lot of folks, that sounds like a nightmare. For me, it sounds a bit familiar. I get comfort from knowing what my day is going to look like before my feet even hit the floor.

A few years ago, I read a book called "Four Thousand Weeks." It's about how short our lives really are if you stop to count it out. The truth is that most of us aren't going to do anything to change the world, and we're not here to carry the weight of the whole planet on our shoulders. Eventually, we're all going to die. I'm not saying that to be dark, just stating an inevitability. The real question comes down to what we're going to do with the little patch of time and energy we actually have.

For me, it turns into three simple priorities: Take care of my family. Take care of my clients. Stay healthy and keep growing. When I keep those three things in front of me, a lot of other decisions fall into line. And that's where routine comes in for me. I talked a bit about some of my routines in the last newsletter, and I know they might sound like I'm building my own "Groundhog Day" script. In a way, I am. But those predictable habits are what anchor my day and make it easier for me to stick to my priorities.



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

A lot of the "stay healthy and keep growing" part shows up in my morning routine. Every weekday, in between getting the kids out the door and heading into the office, I'm out walking or running, usually on Rim Road. That's where I get in the right mindset and ready to tackle the "take care of my clients" piece of my day. Of course, most of that happens at the office. When I'm there, I'm completely focused on work. I don't mess around, and I don't dilly-dally. I handle my work tasks so that I can be out the door around 6 p.m. and headed home to my family.

Evenings are not fancy, but I really value the time. I cook dinner, we eat together and talk about our day, and then we get the kids ready for tomorrow. It's putting my phone down and really being present with the people I care about. After the house gets quiet, I end my day with a little more "me time." Sometimes, it's reading or just watching a show, but I've mostly been on a Duolingo streak lately, working on my Spanish. If you live in El Paso, learning a little Spanish is always a good idea. Plus, it's a great way to get my brain working.

Weekends are another big part of my routine. Saturday and Sunday are sacred in my house. I don't work. They're all about recharging so that I can do everything all over again on Monday. A perfect Saturday might be a morning walk, a big breakfast, doing a few chores and then having a nice dinner. It sounds boring, and that's fine. Boring is good. Routines keep me out of trouble and keep life from feeling chaotic.

If your own days feel out of control, my advice is to do less. Find one small part of your day you can put on rails, whether it's a short walk, a set dinner time, or a no-phone rule after a certain time. When you repeat the right things on purpose, a little "Groundhog Day" can be a good thing.

—Clark Harmonson



# NO NAGGING REQUIRED

Connecting with teens can feel like navigating a maze. One minute, they're chatty, the next, they retreat into their rooms or scroll endlessly on their phones. As a parent, you may wonder: How do I get them to open up? The secret often lies not in giving advice or nagging, but in asking the right questions that show you genuinely want to understand their world.

**ASK ABOUT THEIR INNER WORLD.** Teens crave connection and validation, even when it doesn't seem like it. Instead of asking the usual "How was school?" try questions that invite reflection and honesty. For example, ask, "What's something you wish adults understood better about your life?" This simple question allows them to share feelings they usually keep hidden and shows you're willing to listen without judgment.

**EXPLORE THEIR DREAMS AND AMBITIONS.** Teens want to envision their futures beyond homework and social pressures. Questions like "How do you picture your life five years from now?" or "If fear weren't a factor, what risk would you take?" encourage them to dream and explore possibilities safely. These conversations show you care about their goals and give them room to imagine who they want to become.

**NOTICE THE SMALL THINGS.** Sometimes, connection is in the details. Ask questions such as "What's a small thing that always makes your day better?" or "What's your favorite memory of us together?" These moments let your teen know you notice and value the little joys in their life, which can strengthen your bond in subtle and powerful ways.

**GIVE THEM A VOICE.** Teens want to feel heard in family life, too. Questions like "If you could change one rule in our house, which would it be?" or "What's something you wish we did together more often?" make them feel respected and involved in decisions that affect them.

**SHOW LOVE AND ENCOURAGEMENT.** Finally, ask questions that reinforce trust and emotional safety. "Do you know how proud I am of you?" or "What's something I do that makes you feel loved?" express affirmation and support, reminding them they are seen and valued.

The key is to ask without pressure, listen without interrupting, and let the conversation flow naturally. These questions aren't meant to draw out perfect answers, but rather to create connection, understanding, and a space where your teen feels truly known. Start small, stay genuine, and watch your relationship grow in meaningful ways.

# THE TRUTH ABOUT PARKING LOT WRECKS LOOKING BEYOND THE FENDER BENDER MYTH

If you spend enough time in parking lots, you will see a wreck sooner or later. Most of the time, people shrug them off. There is this idea that a parking lot crash is always a "little fender bender" and, therefore, not a big deal. In my experience, that's not always true. People can get seriously hurt, and liability can still be a real fight.

One thing that makes these cases harder is where they happen. Many lots are private property. Police may not come out at all, and if they do, they may not write a formal report or give anyone a ticket. Without that report, there is nothing "official" saying who was at fault. That gives insurance companies an excuse to act like the case is not serious or that fault is unclear.

On top of that, there's a bias in the community. People hear "parking lot accident" and picture a low-speed tap in the grocery store lot. I've had cases where the driver was going around 30 miles an hour through the lot and caused a bad wreck. I've also seen drivers blow right through stop signs in front of stores or cut across lanes without looking. Pedestrians get hit in these situations, too. Someone is almost always at fault. The trick is proving it.



Since the police may not do it for you, you almost have to be your own police officer at the scene. If you can, get the other driver's name, phone number, and insurance information. Take photos of the cars, the damage, and the layout of the lot. Get pictures of any stop signs, one-way arrows, or crosswalks. I've had clients draw simple diagrams of where they were in the parking lot and why the other driver was at fault. Those can be really helpful when I'm trying to piece together what happened. If the other driver is not being cooperative, call the police and at least try to get them out to the scene.

If you were hurt in a parking lot crash, don't let anyone talk you into thinking it's automatically "no big deal." It still matters how it happened and who was careless. An attorney can look at the facts, deal with the bias against these cases, and help you make sure the insurance company doesn't just brush it aside.

# INJURED WITHOUT DRIVING

## Sorting Out Fault and Coverage

If you're hurt in a wreck as a passenger, you're in a very different position than the driver. The good news is you're never at fault. You were not driving. You were just along for the ride. That part is easy to understand. What's not always easy is figuring out who is responsible and where your recovery comes from.

The at-fault driver might be the other vehicle, the person driving the car you were in, or both. It can get uncomfortable when the person who caused the wreck is someone you know. I recently had a case where the at-fault driver had their own child in the car, and the child was badly hurt. My client could not understand how that child had a claim against them, their own father. In Texas, there's no parental immunity. The claim is really against the insurance company, not about punishing the parent. It can feel awkward, but it's sometimes the only way to get the medical bills and other losses covered.

With passenger injuries, there's also the question of whether one lawyer can represent everyone involved. I think about a big case we had involving a military bus and an 18-wheeler. In that case, the truck pulled out in front of the bus, but there was an argument that the bus driver might share some responsibility. The bus driver and a passenger came to me together, but I couldn't represent them both. The driver went to another attorney, and I represented the passenger so each person had someone who could fully fight for them.

Sometimes there's also limited insurance and several passengers with serious injuries. Everyone is chasing the same pot of money. That's another reason I have to be careful who I represent and another reason passengers should talk to a lawyer early.

All of that is a lot to sort through when you were just along for the ride. As a passenger injured in an accident, your first job is to get the care you need. Then, sit down with someone who can sort out fault, look at the different insurance policies, and make sure your interests don't get lost in the shuffle.



# Hot Honey-Infused Feta Chicken

## INGREDIENTS

- 2 large boneless skinless chicken breasts
- 1 tsp salt
- 1/2 tsp black pepper
- 1 tbsp olive oil
- 3 tbsp hot honey
- 2 cloves garlic, minced
- 3 tbsp crumbled feta cheese
- 2 tsp fresh rosemary chopped (or thyme)
- 1 tbsp lemon juice (optional)

## DIRECTIONS

- Pat chicken dry and season both sides with salt and pepper.
- In a skillet over medium-high heat, heat olive oil.
- Sear chicken for 2-3 minutes on each side until golden.
- In a small bowl, mix hot honey and minced garlic to create a glaze.
- Place the seared chicken in a baking dish. Pour the hot honey mixture over top.
- Sprinkle chicken with crumbled feta, then rosemary or thyme.
- Bake at 400 F for 20-25 minutes, or until internal temperature reaches 165 F.
- Optional: Broil for 1-2 minutes for extra caramelization.
- Let rest for 5 minutes. Garnish with lemon juice and extra herbs before serving.

# SUDOKU

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SOLUTION ON PG. 4