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## WELCOMING FALL

### *Embrace a Season of New Challenges*

Here in Minnesota, fall stands out in many ways. By the first day of autumn in September, we usually have the most pleasant weather we will have for a while. We sometimes get snow in October, so we try to enjoy September as much as possible.

Fall is a season of new endeavors. I have some professional conferences coming up, and I always enjoy learning something new. Also, for the first time this year, our three children will each be in a different school. This is uncharted territory for the Ayers family! My daughter, 14, will be entering high school. My son, 11, is excited to start sixth and middle school. And my younger son, who is 9, will be staying in elementary school, but he will have a new fourth-grade teacher.

My daughter has expressed interest in joining her high school debate team, even going so far as to attend a short debate camp in August, and we are both looking forward to her debate career — I participated in debate in high school (and my former debate coach is even on this newsletter list!). Our school's team was small but very successful, winning national titles. When I was on the team, another debater's father was a lawyer who eventually became a federal judge. He helped coach the team, and I enjoyed talking with him about what it was like to be a lawyer. The oral argument and

advocacy skills I was learning on the debate team naturally flowed into the world of law. So, I may be able to pay that forward with my daughter's team.

I sometimes use the skills I acquired with my law degree to defuse lively conversations around our family dinner table. We have a lot of — I wouldn't say arguments, but there is a lot of advocacy going on at the table. Everyone has their own ideas. My 11-year-old son wants everything to be fair, and he gets angry when things are not perfectly even and perfectly fair. So, we have very long discussions about that around the table.

He is very different from his sister. When she tries to give him tips on how to get along in middle school, he takes some of her suggestions and leaves the rest. He will do middle school his way, which will be different from how she did it. Maybe he *will* like that teacher she is warning him about! Who knows what he will like and what he won't?

My younger son is just living his fourth-grade life. Our kids have been attending the same elementary school for about a decade now, and on only one occasion has any of them had the same teacher as an older sibling. We thought maybe this year, my son's fourth-grade teacher would be familiar. But no! She is new to our school district and we're learning the ropes along with her.

My wife and I are adjusting to a new schedule, too. Last year, we only had to meet two school buses, and I saw both boys off on their bus at 7:30 a.m. But this fall, we are working with three different bus schedules — 7:30 a.m., 7:45 a.m., and a third at 9 a.m. After school, we deal with the same thing, along with getting all the kids to their activities.

For me, these changes add up to a motivating time. After a more relaxed summer schedule, we are sprinting into the last one-third of the year. Our schedules have all changed, and we are all adjusting. And that's fun. As you begin your own fall routine, I hope you are experiencing some invigorating new undertakings of your own!

*- Andrew M. Ayers*





# These Financial Tips Still Work!

## LIFE LESSONS FROM THE GREAT DEPRESSION

Breadlines, tent cities, people struggling to find work — the Great Depression was a national struggle. Reflecting on this historic time offers invaluable lessons on survival, community building, and resilience. What can we learn from such a tumultuous period? Let's explore four enduring life lessons from this era.

### Be Flexible

Adaptability is critical to surviving tough times. If and when those situations arise, learning to live within our means is crucial, which requires a lot of flexibility. During the Great Depression, people knew odd jobs were better than no job at all, and these days, several apps like Uber, Instacart,

and more help people earn enough to make ends meet. If all else fails, be open to moving to a cheaper area, like some families chose to do during the 1930s.

### Get in the Kitchen

The cost of dining out continues to rise, meaning cooking at home is an easy and fun way to save money and connect with your family. Even if you lack culinary skills, you can find many inexpensive and satisfying Depression-era recipes online or in your grandmother's recipe box. Not everyone enjoys cooking, but knowing your way around a kitchen will dramatically decrease your monthly food bill.

### Don't Replace — Repair!

What do you usually do when an appliance breaks down? Do you call someone to repair it or just get a new one? Both options are costly, and neither were feasible during the Great Depression. What did they do back

then? They fixed it themselves — a practice that's even easier in modern times thanks to the internet. YouTube is an excellent resource for DIY tutorials for various products, and you can often find step-by-step instructions for specific models!

### Watch Those Pennies

A famous quote during the Great Depression is still relevant even after more than eight decades. It goes, "If you watch your pennies, the dollars will take care of themselves." In other words, spare change adds up. Whether you're putting away 20 bucks or 20 cents, it'll add up to big savings in time.

During the Great Depression, people came together to support their communities, knowing there was strength in numbers, especially regarding survival. Despite being so far in the past, you can leverage the wisdom of the era to climb toward a brighter financial future tomorrow.

# LAWS GONE WILD!

## AMERICA'S MOST BIZARRE LEGAL RELICS

Thanks to our country's perpetually in flux judicial system, countless laws are still on the books that echo times long gone. They're outdated and absurd, often leaving citizens wondering, "What necessitated that rule?" Let's look at some bizarre laws from across the U.S. (even if no one enforces them!)

### If you're in Wyoming, avoid tattooing any horses.

This law was made to stop people from making horses unrecognizable to their owners. Apparently, that was a big enough issue back in the day that it needed to be codified.

### Don't tie your giraffe to a telephone pole or streetlamp in Georgia.

Isn't it embarrassing when there's nowhere to tie up the family giraffe on a quick errand? Wait, what? Don't tie that long-necked beauty to the wrong anchor point in Atlanta. It's believed this rule was enacted to prevent animal abuse, but it is unclear why lawmakers got so specific.

### Get married in Texas by publicly announcing yourselves as husband and wife three times.

Make it legal with three public announcements, even if only one spouse is present for the proclamation. The requirement states that both parties must be willing participants, over 18, and unrelated.

### All cats in New Jersey must wear three bells to alert birds of their whereabouts.

Outdoor cats are notoriously dangerous to the local wildlife populations, and Cresskill, New Jersey, decided they needed a law to protect feathery friends from their greatest foes. We're not sure the cats are on board with this rule.

### If you're caught flirting in New York, you could pay a \$25 fine.

In the early 1900s, flirting was such an issue that cities held an annual Anti-Flirt Week. This law aimed to help women feel safer on



the streets by diminishing catcalling from passing motorists. Reportedly, a second offense would require the offender to wear horse blinders in public!

While these laws may seem silly, no one enforces them anymore — even though they're still on the books. Instead of holding any weight, they offer a glimpse into the concerns of our forefathers. The next time you encounter a strange law in your town, take a moment to ponder the history; you never know what you might learn about the place you call home.

# TAKE A **BREAK**



## Skip the Baby Shower — Throw a Nesting Party!

*This Viral Trend Spotlights a Mom's Needs*

Baby showers are entertaining, but nesting parties are fun and functional! This viral trend has been all over social media for good reason! Essentially, you invite over friends and work together to tackle tasks for the baby's arrival. If this sounds like a good idea, here are four tips to keep your nesting party productive and enjoyable.

### **Make a list of tasks and gather supplies beforehand.**

Does the nursery need to be painted or decorated? Does furniture need to be assembled? Do you have equipment that needs to be installed or tested? What about sanitizing bottles, washing and folding baby clothes or linens, and organizing the baby's room? Figure out the priority tasks, then collect all the necessary supplies to complete the jobs at the party.

### **Carefully select your guest list.**

Who is the most helpful amongst your inner circle? If you have friends notorious for hiding when a chore comes up, they probably wouldn't be a good guest for your nesting party. But don't invite too many people! As the saying goes, "Too many cooks in the kitchen spoil the soup."

### **Delegate jobs based on individual strengths.**

As guests arrive, dole out tasks based on their strengths. Is your cousin great at organizing? Put them in charge of the baby's room. Is your bestie an excellent cook? Have them work on meal prepping some freezer options for those post-partum days when you need to fuel your recovery but don't have the energy to feed yourself. Is your brother a gym rat? Assign him to rearrange furniture and other tasks requiring muscle. Aligning the tasks with everyone's preferences or skills keeps frustrations to a minimum so you can enjoy this time with your loved ones.

### **Keep it simple.**

Order takeout from a favorite local spot, provide beverages, and use disposable options for tableware. Remember, while fun is sure to be a byproduct of spending time with loved ones, the goal is to be productive, so the more manageable the party is to clean up and take down, the better.



## PERFECT PEACH COBBLER

### **Ingredients**

- 6 cups sliced fresh peaches
- 1/2 cup granulated sugar
- 2 tbsp all-purpose flour
- 1/4 tsp ground cinnamon
- 1/4 tsp ground nutmeg
- 2 cups all-purpose flour
- 1/3 cup packed brown sugar
- 2 tsp baking powder
- 1/2 tsp salt
- 1/2 cup cold butter, cut into pieces
- 1/2 cup milk
- 2 tbsp butter, melted

### **Directions**

1. Preheat oven to 375 F and grease an 8-inch square baking dish.
2. In a large bowl, combine peaches, sugar, 2 tbsp flour, cinnamon, and nutmeg; mix until blended, then spoon into prepared dish.
3. In a medium bowl, combine 2 cups flour, brown sugar, baking powder, and salt.
4. Cut in butter with forks or pastry knife until mixture resembles coarse crumbs.
5. Add milk and stir until just blended.
6. Drop dough by spoonfuls onto peach mixture and drizzle melted butter on top.
7. Bake for 40–45 minutes or until top is golden brown.



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## GETTING VOTED OFF THE ISLAND? This 'Survivor' Couple's Marriage Might Be on the Rocks!

Reality star Erik Huffman was arrested for domestic violence charges following an alleged public altercation with his wife, Jaime Dugan, another alum of "Survivor." The couple met while filming the show in 2007 and have been together since — however, new information hints at trouble in paradise for the pair.

According to police reports, authorities responded to reports of a disturbance at a local convenience store in Spartanburg, South Carolina, this past January. They found Huffman, who told officers he was looking for his wife, claiming she had left him in the parking lot after the pair argued. Huffman seemed to imply that his wife might be thinking of harming herself, telling authorities that he wanted to make sure she was safe and medically okay.

When police caught up with Dugan and got her side of the story, the plot thickened. According to the police report, she'd discovered while on the way to the store that her husband had a secret second phone, which led to a fight where Huffman broke one of Dugan's fingernails and left a series of minor scratches on her hands. This incident made her feel unsafe, so she left him and drove away. Officers decided Huffman was the aggressor in the situation and arrested him on domestic violence charges; however, the case was closed the following day.



Married since April 2009, the pair has a child and found common ground in shared values, having both grown up in the South. "We were automatically connected because we grew up in the same town," said Dugan in 2020. "We felt at peace with each other." While neither one of them won their season of "Survivor," Huffman ultimately finished in sixth place.

This latest news leaves fans of the show and the couple in limbo as they wait to see how their relationship progresses. Will they be able to repair their marriage? And why does Huffman have a secret phone his wife doesn't know about? Time will tell whether their union survives.