

INSIDE THIS ISSUE

- » 1 Bankruptcy Prevention Should Be a Part of Your Plan
- » 2 Would You Survive These Marketing Nightmares?
- » 2 Why Is Being Poor so Expensive?
- » 3 3 Discussions to Set Your Business Relationship up for Success
- » 3 Puzzle
- » 4 3 of the Weirdest Cryptids in Pseudoscientific History



THE MONSTERS SOME BELIEVE ARE REAL



3 OF THE WEIRDEST CRYPTIDS IN PSEUDOSCIENTIFIC HISTORY

There are people who would have you believe that monsters live among us all year long. These individuals, referred to as cryptozoologists (or just “wishful thinkers” by their skeptics), believe a hidden animal kingdom exists just beyond the edge of mainstream biological science. Here are three of the weirdest, almost-certainly imaginary “cryptids” to ever capture the human imagination.

THE JERSEY DEVIL

According to legend, the 1.1 million-acre Pine Barrens of southern New Jersey are home to more than just birds and deer. The story goes that when one Jane Leeds gave birth to her 13th child,

she was dismayed to add yet another kid to her responsibilities. She cried out, “Oh, let this one be the devil!” Shortly after the child was born, the boy was transmogrified into a twisted creature with the malformed head of a goat, leathery wings, and a thrashing, forked tail. After slicing the midwife with its ragged claws, the beast flew up the chimney and fled into the trees. Hundreds of years later, the beast is still said to creep the backwoods on its cloven hooves, glowering from the blackness with shining, red eyes.

THE BUNYIP

When European settlers began edging into the territory of Aboriginal Australians, they heard whispered, frightened tales of a man-eating “water

spirit” that lived in the lakes and rivers of the area. Descriptions of the creature varied wildly. The monster was alternately described as an enormous starfish, an alligator-like creature with the head of an emu, or a massive bulldog-faced beast. But accounts held one thing in common: The monster claimed the lives of any who dared camp near its watery domain.

THE LOVELAND FROG

One night, near Loveland, Ohio, a man reportedly beheld a trio of bipedal frog-people slapping their webbed feet along the side of the road. If that wasn’t enough, one even had a magic wand, which shot sparks as the man ran off. Apparently, not all mythical beasts are bloodthirsty monsters; some are a little more Kermit than Cthulhu.

SAND BAR

BANKRUPTCY DOES NOT DISCRIMINATE

Whether You’re a Saver or a Spender, Prevention Is in the Preparation

“Live like you’re going to die tomorrow, but plan like you’re going to live forever.” To me, these words encompass the best way to broach avoiding bankruptcy. I love this quote because it details the perfect harmony between the reckless abandon that can make life so rewarding and the necessary grounding that keeps us tethered to reality. Spenders often have no problem living like they are going to die tomorrow, and savers have no problem planning like they are going to live forever. Finding a balance between the two can be complicated, but it’s indispensable to living a healthy life.

“Many of the wonderful people I’ve worked with believe it’s their moral obligation to society to repay their debts, and I respect that.”

SPENDERS

Every one of my clients would pay back their debt if they could. Many of the wonderful people I’ve worked with believe it’s their moral obligation to society to repay their debts, and I respect that. Bankruptcy is rarely the result of someone being delusional about their financial standing; it often stems from a failure to adjust spending habits. As your life changes, you have to alter your approach to finances. Most of my clients tapped every resource possible — and even the assets of friends and family — before coming to see me. They got to this point not because they wanted to, but because they didn’t re-evaluate their habits. Debt happens one latte at a time.

SAVERS

There’s no cookie-cutter strategy to avoid financial pitfalls. You might be making six figures and get in a snowboarding accident that transforms your life forever. We’re all one hospital visit away from bankruptcy. Medical bills are undoubtedly common in bankruptcies, but, more often than not, it’s a job loss that gets the ball rolling. I’ve seen plenty of clients eat through their savings and into their loved ones’ reserves in an attempt to get back on their feet after a career change.

Savers and spenders alike can run into bankruptcy, and I want to put a stop to it. Most everyone is going to assume that because I’m a bankruptcy attorney, I don’t mind people getting into debt. Helping people file bankruptcy is part of my job, after all, so why would I care about preventing it? The truth is that, while I believe bankruptcy to be an excellent tool for those who need it, I desperately want to keep people from ever getting to the point where it’s required. When clients come to see me, I can see stress oozing out of every pore. The financial burdens they carry put stress on marriages, destroy families, and create life events that people never recover from. It’s impossible not to have empathy, so I spend every consultation with my clients approaching their financial situation from the perspective of “What advice would I want?” If someone comes to me who isn’t comfortable with bankruptcy, or doesn’t need it, I work with them on alternative plans.

I am a bankruptcy lawyer, but above all else, I am a human being. We live in a broken financial system, and I want to help individuals understand that getting out of debt and staying there is a result of self-discipline and resiliency. It’s about more than just changing habits; it requires finding a way to overcome adversity. I’m an instrument to do both. It’s more comfortable to sit down with an attorney than it is to carry the weight of debt. Our consultations at Surf City Lawyers are free, and we don’t do that as a marketing tactic, but rather because it’s one step forward in helping the human condition. Financial freedom starts with making strides ahead, not backward. That’s why I do what I do — not just because I’m good at it, but because it’s part of who I am.

Christine Kingston





many women locked themselves in their homes. A few days later, another letter arrived, revealing the identity of the “secret admirer” as the new Fiat Cinquecento. Yes, the creepy letters were part of a marketing campaign by the Italian car company. Fiat apologized and ended the campaign after criticism from consumer protection groups, Social Minister Cristina Alberdi, and the 50,000 women who received the letters.

KFC AND HOOVER CAN'T DO MATH

A shocking number of companies hold giveaway promotions without calculating exactly how much they will cost. Here are a few examples.

- Back when “Oprah” was the biggest show on television, KFC ran an ad offering a free two-piece chicken meal with two sides and a biscuit for anyone who went to their website and downloaded a coupon. Over 10.5 million coupons were downloaded, and KFC had to give away \$42 million in free food.

- In the 1990s, Hoover Company in the United Kingdom offered two round-trip plane tickets with the purchase of a vacuum. Unfortunately, even in the '90s, most vacuums were still cheaper than plane tickets, and Hoover lost 50 million pounds in what remains the biggest promotional disaster ever.

CARTOON NETWORK CAUSES A BOMB SCARE

Guerrilla marketing can create valuable word of mouth — think about the success of the movie “It” last year. The marketing for the film included simple red balloons tied to storm drains. But Cartoon Network didn't have quite the same luck in 2007 when they tried to promote their show “Aqua Teen Hunger Force.” When the network put electronic devices featuring a character from the show all over Boston, city residents thought the strange contraptions looked like bombs and called the police. This triggered a terrorist scare that ultimately cost the general manager of Cartoon Network his job.

Every marketing professional wants their campaign to be memorable. They want consumers to take notice — or take the bait — and make their company a big profit. But sometimes, things don't go exactly as planned. The campaigns below certainly won the attention of consumers, but in each case, what started out as a marketing dream quickly turned into a nightmare.

FIAT'S DIRECT MAIL DISASTER

In 1992, women across Spain received anonymous letters inviting them to go on a “little adventure.” The letters stated, “We met again on the street yesterday, and I noticed how you glanced interestedly in my direction.” Fearing a stalker,

THE HIGH COST OF POVERTY
How to Resuscitate the American Dream



Nobel Prize-winning economist Joseph Stiglitz openly claims that the American Dream is a complete myth. A huge portion of the population might be inclined to disagree, but a brief look at the spending statistics among different income levels across the country corroborates his claim. According to the Bureau of Labor Statistics, low-income Americans with a salary of \$14,000 a year are forced to spend 182 percent of their annual income. Conversely, those in high-income brackets with a salary of \$166,000 are only spending 61 percent of their total income. The harrowing reality of this data demonstrates that the U.S. has one of the highest levels of income inequality among its citizens and implies that we are among the worst at offering equal opportunities for advancement in the world. Now more than ever, a person's economic mobility is dependent on factors outside their hourly wage.

Those who tout the “Pull yourself up by your bootstraps” mentality tend to overlook the struggles associated with climbing the economic ladder in today's society. Contrary to popular belief, poverty is not an equal opportunity experience. For example, the U.S. Census Bureau indicates that African-Americans were more than three times as likely to experience poverty as their white counterparts last year, and Latinos were more than twice as likely. While the median income for white Americans slightly grew over the past several

years, it has hit a plateau for people of color. Poverty pervades the fabric of our country, and recent social and political events have highlighted just how ingrained these issues still are.

It's hard to square these numbers with the boundless optimism of the American Dream we've been told to believe in. Those in the bottom 30 percent of the income scale spend more than they earn on basic needs like housing, food, and transportation. The end result is citizens racking up thousands in credit card debt in their attempt to sustain life's necessities.

Although outside factors continue to affect our financial system on a broad level, there are options to help individuals get out of debt — a crucial first step to finding financial freedom. Surf City Lawyers may not have a solution to the greater issues that plague the finances of millions, but we can help empower you to take control of what is within your reach. Let us show you how by setting up a bankruptcy consultation with Christine.



IS YOUR BUSINESS RELATIONSHIP DOOMED TO FAIL?

3 'FIRST DATE' CONVERSATIONS FOR YOUR NEW BUSINESS PARTNER

Let's face it; relationships are complicated. They involve communication, sacrifice, empathy, and forgiveness to work. Even with this understanding, every relationship encounters roadblocks. Support structures such as counseling, books, and marital retreats are available to couples looking for solutions, but resources for business relationships are few and far between. That's why we wanted to offer three tips to help you start your business connections off right.

START WITH THE MONEY

Business books often tell you to work on your commonalities and weaknesses in order to be better partners, but a business relationship is sometimes more volatile than a romantic one. When you add

money into the romantic equation, intentions often become uncertainties and trust becomes a casualty. You wouldn't start your first date by asking someone about their financial goals or what your joint income might look like when you combine bank accounts, but that's a great place to start with business partnerships.

TALK ABOUT YOUR EVENTUAL BREAKUP

Many partnerships eventually dissolve, and you need to have a plan for that. It's not uncommon for both parties to get what they want out of a business deal and part ways, which is why you need to talk about your exit strategies for when you are ready for your next venture. Verbal contracts are common in these instances, but partnership agreements should be formalized with a lawyer to ensure there is no change of heart.

ASK ABOUT KIDS

When you start a business partnership, it's pivotal to talk about how family impacts the daily lives of those you work with. Without an understanding of your partner's household dynamic, you could run into communication issues that plague the development of your company. A foundational knowledge of priorities will also help all parties involved have a proper work-life balance.

We work with the incorporation of businesses all the time and understand how necessary a good start is for any company. An estimated 55 percent of first marriages end in divorce, and 50 percent of businesses end within the first five years. Let us help you defy the business odds by setting up a corporation for you.

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