

## INSIDE THIS ISSUE

- » 1 Love and Money
- » 2 How to Create a Culture of Love
- » 2 Did Student Loans Create a Financial Bubble?
- » 3 We Love Our Referral Network
- » 3 Tiramisu
- » 4 3 Ways Nature Improves Your Health



## A WALK IN THE WOODS IS THE PRESCRIPTION



### 3 WAYS CONTACT WITH NATURE IMPROVES YOUR HEALTH

Our ancestors were deeply connected to their natural environment, mostly because their survival depended on it. With no Whole Foods available, those who could best track a mammoth, find water, and forage for edible plants kept themselves alive and passed on their genes. Given our history as hunter-gatherers, it's no wonder contact with nature provides us with several health benefits.

#### A MEMORY BOOST

In a University of Michigan study, a group of students were asked to take a memory test that involved repeating numbers back to researchers. Next, researchers separated the students into two groups. Group A took a walk around an arboretum and Group B walked along busy city streets. Afterward, they were asked to take the memory

test again. Group A, the students who had walked in the arboretum, performed 20 percent better on the memory test. Group B didn't show any marked improvement. Additional research has corroborated the memory-enhancing effects of nature.

#### A MOOD BOOST

Observing the benefits nature has for cognitive function, scientists wondered what effects it might have on individuals diagnosed with depression. In one study from the University of Essex, participants with major depressive disorder reported an improvement in self-esteem and mood after spending time in nature. Exercising while in nature resulted in even more of a mood boost for participants.

#### A CALMING EFFECT

Research also shows that spending time in nature reduces stress. In a study conducted by Chiba

University in Japan, participants spent two nights in the forest. Researchers evaluated their levels of stress hormones during and after this period and compared it to their normal work days in the city. Across the board, participants' stress levels were much lower during the days spent in the forest and for several days afterward.

Today, we're less connected to our natural environment than our ancestors were. Modern comforts and technology mean we don't have to go outside to get our food. But nature is still accessible and you don't have to go far to find it. In many of the studies, even minor exposure to the outdoors, like adding plants to your home or looking out a window during work, showed health benefits. This winter, find ways to bring a little more nature into your life each day. Your brain will thank you.

## SAND BAR

### LOVE AND MONEY

#### » How Bankruptcy Can Help You Find Both

It might not be immediately obvious, but bankruptcy and love have a lot in common. In some cases, financial hardships can be a catalyst for divorce. For others, declaring bankruptcy can revive lost love. What I witness most commonly is bankruptcy setting people up for love. Millennials are getting married later, and some are declining the possibility of lifetime partnership because of finances. Clients come to me on a regular basis who want to get married but their future spouse doesn't want to take on a mound of student loan debt. Some may find it surprising to hear that I was once in the same position.

I had to be a client of my own service before I was remarried in 2014. Going through this process granted me a new perspective. Like many of you, I needed to prepare my finances for the future and the sanctity of marriage. Marriage is a sacred institution that should be revered, and for me, there was no greater way to show my love and commitment than to ensure I was financially prepared. Nearly 50 percent of marriages end in divorce, and depending on the study you reference, money is among the most common reasons why people divorce. Financial problems severely complicate relationships and require partners to make significant changes to their spending habits. Often, those adjustments are ones people aren't ready to make.

"Nothing says 'I love you' like sticking to a budget."

Unfortunately, plenty of couples struggle with this problem and decide divorce is the only option for their futures. One of the most common questions I'm asked is whether one should file for bankruptcy before or after divorcing their spouse. Ultimately, that depends on the couple. In some cases, the couples who tackle

bankruptcy before divorce find themselves working together financially like never before. The longer partners have been together, the more likely their relationship is strong, and in some cases, they work through it. In other instances, spouses have been hiding money from each other or not making decisions jointly, and that only exacerbates the issue. I recommend anyone with financial problems to go to their spouse sooner rather than later and have a frank discussion.

It's no secret that communication is necessary to overcome financial obstacles, but many people don't know where to start. "Crucial Conversations: Tools for Talking When Stakes Are High" is a wonderful book for those who want a communication model to follow. It helps provide structure to discussions that otherwise can become derailed due to pain points. A marriage retreat also offers a good opportunity to open up dialogue. Spenders can understand limits, and savers can come up with a spending strategy. Nothing says "I love you" like sticking to a budget.

The cost of a college degree varies from state to state but is anywhere between \$25,000-\$33,000. That's just the average. The price of getting an education has tripled since I graduated, and housing is unaffordable. A young person with student loan debt who is making minimum wage will be burdened for a lifetime, and people don't want to take on their partner's burden after the wedding day. For many, filing for bankruptcy is the only way to break free from a system that's killing the American dream. Don't let your love be hindered by dollar signs. Work out your financial differences ahead of time, and if bankruptcy is part of that conversation, give me a call. I want to help.



-Christine Kingston

## CREATE A CULTURE OF LOVE IN YOUR COMPANY

## 2 TACTICS THAT WILL CREATE LOYAL EMPLOYEES



Company growth is the top priority for many entrepreneurs. If a business stagnates, it will eventually fail. However, when leaders focus solely on finding the best ways to reach new customers, they often overlook an integral part of running a cohesive company. While an operational-minded approach will do wonders for the efficiency of your business, behind every company's success are the employees who made it possible. That's why this Valentine's Day is the perfect time to create a culture of love in your company.

### FAMILY

One of the best things you can do is invest in what matters most to your employees: their families. A familiar problem for many business owners is that their families can fall by the wayside amid the complications of running an organization. Your employees can also face this struggle. The chaos of trying to raise children while balancing a career and a personal life is a significant stressor. As the leader of your company, you can help ease these burdens. A date night for an anniversary, spontaneous time

off, or even added vacation time are all simple gestures that go a long way to create a company culture where your employees feel loved.

### AUTONOMY

A dangerous pitfall for many entrepreneurs is developing a detachment between their own work life and the work lives of their team members. During the growth of the business, owners can fall into the age-old employee-boss mindset, and that hierarchy often creates a rigid environment. The moment an employee starts to look at their manager as a boss is also when they start to see their work as a job rather than a career they're excited about. Trust and autonomy are essential to developing a productive professional relationship, and offering your employees remote work, flexible schedules, and the freedom to take control of their workdays are great ways to establish reciprocal relationships and foster entrepreneurial mindsets.

Try some of these tactics at your company this February to create a culture of love where your employees and customers thrive.



## WHAT'S LOVE GOT TO DO WITH IT?

### EVERYTHING!

February is a month for chocolates, roses, and love. But while everyone focuses on their spouses or kids (or celebrates Singles Awareness Day), we want to express our love for another group entirely. It might sound cheesy, but we love our referral network. When you're working to become the best firm out there, it's imperative to have resources that can help you along the way. When we step out of our doors in the morning, we know there are qualified professionals at our fingertips who are available to

assist our clients and us. This is our valentine to them, and in return, we want to give one to you.

Just as our referral network helps us, they can do the same for you. We are in contact with experts across every imaginable industry who we trust to reflect our standard of work. Real estate? Yep. Tax consulting? Sure thing. Other areas of law? You betcha. We can even refer you a good plumber. Rather than scour Yelp to find the next expert, give us a call so we can help. We've watched many people get led astray by sales tactics or bad information.

It's disheartening to watch those we care about settle for inferior service, and we're not ready to let that pattern continue.

We personally vet all our partners to make sure they meet our standards. Now that network is at your disposal. Love is complicated, but this Valentine's Day, let us make your life a little easier. Whether you need a professional to help you through a criminal case or you're looking for the right spot to have a romantic dinner, give us a call.

## STUDENT LOANS: A SEQUEL TO 'THE BIG SHORT'

### Did the Economic Crisis of 2008 Create Another Financial Bubble?

Adam McKay's "The Big Short" captivated audiences when it came out in 2015. Cleverly detailing the myriad of pitfalls that caused the housing crisis and economic collapse in 2008, the film left many questioning the integrity of our financial system. After years of recession and rock-bottom equity, the economy recovered, but the confidence Americans had in it did not. Citizens seem to be looking over their shoulders, waiting for the next economic collapse. This paranoia has brought about new theories on the next crash — each one citing evidence for why their version of doomsday is accurate. Most of these theorists are selling snake oil, but some offer thought-provoking arguments.

One thing is certain: The economy is cyclical. There are peaks and valleys, and if those high points and low points aren't too drastic, then our country goes on without significant issues. Problems arise when the highs climb too high and the lows sink too low. The closer the economy gets to rock bottom, the more vulnerable the average American citizen becomes.

While subprime mortgages and irresponsible banking generated the 2008 collapse, the roots took hold years before Wall Street crashed. "The Big



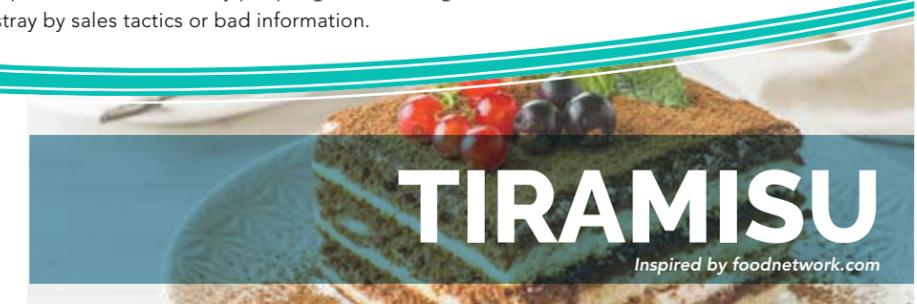
Short" told the story of those who noticed the warning signs and took heed. While these individuals made a fortune from the collapse, many American citizens were faced with a predicament: Find a new job or go back to school.

University and college enrollment across the country boomed in response to this ultimatum, and thus created a stimulus for student loans, which is another economic concern. With the cost of receiving an education outpacing many people's ability to repay it, one theory suggests student loans have created a bubble that could cause economic decline. Whether this supposition is a farce or rooted in sound evidence is up for discussion, but we recognize that the ability to get out from under your student loans is necessary for creating financial stability. Contact our firm today to see how we might be able to help. Christine Kingston has discharged more than a million dollars in student loans, and her expertise is at your fingertips.

## SUDOKU

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



## TIRAMISU

Inspired by foodnetwork.com

### INGREDIENTS

- 6 egg yolks
- 3 tablespoons sugar
- 1 pound mascarpone cheese
- 1 1/2 cups strong espresso, cooled
- 2 teaspoons dark rum
- 24 packaged ladyfingers
- 1/2 cup bittersweet chocolate shavings, for garnish

### DIRECTIONS

1. In a large mixing bowl, use a whisk to beat together egg yolks and sugar until thick and pale, about 5 minutes.
2. Add mascarpone cheese and beat until smooth.
3. Fold in 1 tablespoon of espresso.
4. In a small, shallow dish, combine remaining espresso with rum. Dip each ladyfinger into mixture for 5 seconds. Place soaked ladyfingers at the bottom of a walled baking dish.
5. Spread half of the mascarpone mixture on top of the first layer of ladyfingers. Top with another layer of ladyfingers and another layer of mascarpone.
6. Cover and refrigerate 2–8 hours.
7. Remove from fridge, sprinkle with chocolate shavings, and serve.