



SOUPY SPAGHETTI AND FROZEN TOES

REMEMBERING MY COLDEST, CRAZIEST CAMPING TRIP

August is an outdoorsman's trifecta: It's peak camping season, and both National Campfire Day *and* National S'mores Day are coming up this month. That means this newsletter was pretty much destined for a story about camping. So in the spirit of National Campfire Day, I'm going to tell you about one of my most memorable camping trips — funnily enough, it's a time when we didn't manage to light a campfire, but really wished we could have.

If you know anything about me, then you know that I love the great outdoors. One of my favorite pastimes is hiking and camping along the Appalachian Trail. I haven't done much camping this year, but back when my son was in Boy Scouts we hit the trails all the time. The peak was in the summer of 2016. My son's troop was invited to the Philmont Scout Ranch in New Mexico, and I had the opportunity to go along. We couldn't wait to embark on our 12-day trip through the wilderness.

A big excursion like that requires a lot of preparation. To get ready for New Mexico, the Scouts asked our group (about a dozen boys and three dads) to go on a series of training hikes to sharpen our survival skills. The trip to New Mexico was scheduled for the summer, but we started our training hikes in February. In theory, this was a great idea, but in reality the Appalachian Trail can be a very cold place to be in the wintertime. Our first training hike was up a Virginia mountain known as The Priest. The night before our hike, it snowed.

By the time we started ascending, the snow in the valley had melted, but the snow on The Priest had not. We hit fields of slush about halfway up the mountain and before long were slipping and sliding like crazy,

trying to hang onto our packs and maintain progress. After hours of hiking in the slush, we finally made it to the top of the mountain and straggled into the campsite.

We had not seen anyone else on the trail all day. But at the top, we ran into a couple of guys from England. They were obviously intoxicated — hoisting a bottle of vodka in one hand and wearing little more than shorts and T-shirts. I often wonder how they made it off The Priest alive that night. After they departed, night fell quickly as the boys pitched their tents. The darker it got, the further the temperature plummeted.

Normally after pitching tents, it's time to prepare a meal. That night's dinner menu was spaghetti. We hadn't eaten anything in hours, so we pulled out our camp stove. The plan was to boil some water and make some packs of freeze-dried spaghetti, but by that time it was so cold the water wouldn't boil! We managed to coax it to a simmer, but that was it. In despair, we dumped all of the packages of spaghetti into the pot anyway.

That night — in the pitch black — we dined on soupy, cold spaghetti noodles that had a freeze-dried aftertaste. We tried to build a fire but the wind howled so much that every spark we lit went out. Eventually, the whole thing became so awful that we crawled into our tents around 7 p.m. and tried to sleep.

That was the longest night I've ever spent at a campsite. Snow and freezing rain pummeled our tents as the wind howled over the mountain. Every 30 seconds, my tent would get pounded by a gale. The temperature got below 20 degrees and who knows what it really was with the wind and all. When we woke up the next morning, every ounce of water we'd brought with us had frozen solid. Normally I would have



Kevin on The Priest, February 2016

carefully folded my tent and packed it away before we left the site, but my fingers were so numb that I just wadded it into a ball, and chucked it into my backpack before we all stumbled back through the snow and ice all the way down the mountain.

You might think that experience would put me off camping for good, but in fact, it has made love and appreciate every easy, warm trip I've been on since. The contrast is incredible. Even our 12-day excursion in Philmont couldn't measure up to the challenge of one night on The Priest! Plus, remembering that disaster of a trip always makes me and my son laugh today. We still talk about it all the time, and I tell everyone I know to try camping at least once — just do it in August, not February.

—Kevin Mottley

RETIRING DURING A RECESSION

3 GUIDELINES TO ENSURE A STABLE FUTURE



A few months ago, several news sources confirmed what savvy American businesspeople already suspected: The United States is currently in a recession and has been since February 2020. While a recession isn't good for anyone, it's especially concerning for those nearing retirement age. Those who were planning on retiring this year might be having second thoughts — for good reason. Rest assured, however, that if you've had fears about retiring this year, you can still go ahead with your plans as long as you keep a few things in mind.

DON'T LET EMOTIONAL ATTACHMENT GUIDE YOUR DECISIONS.

Saving for retirement is almost inherently tied with joyful thoughts of financial stability in your golden years. So, when something like a recession threatens that security, it's easy to react irrationally. Before deciding what to do with your retirement funds, make sure your decisions are rooted in logic, not fear or anxiety. If you don't know where to start, contact a financial advisor for guidance.

DON'T WORRY ABOUT WHAT YOU CAN'T CONTROL.

Even for financial experts, the markets are notoriously hard to predict. Rather than expend energy wishing you could sway the market, focus on making changes where you have control. You can control where your assets are invested, when you claim Social Security, and how you spend your money, among other things. Think about how you can change these factors in your favor and don't worry about the rest.

STRESS-TEST YOUR FINANCES.

While conducting a stress test might sound a little abstract, it's something that many financial advisors can help you do with your retirement accounts. Stress-testing your finances can help you determine if now is the right time to retire or if it's better to wait just a little bit longer. Even if things look bad right now, that could change in a year or two. As the market recovers, so do your chances of a peaceful retirement.



THE DARK SIDE OF THE DOG DAYS OF SUMMER

3 WAYS TO KEEP YOUR FAMILY SAFE FROM DOG BITES

Everywhere we look right now, there's an owner walking with a dog who's splashing in a sprinkler or running through a park. It's no wonder they call this time of year the dog days of summer! As tempting as it is to pet all of those pooches, it's best to be cautious. That's because the dog days of summer have a dark side: dog bites.

If you haven't suffered from a dog bite, you're one of the lucky ones. According to the Centers for Disease Control and Prevention, 1 in every 69 Americans suffers a dog bite in their lifetime. That adds up to a mind-blowing 4.7 million people per year.

Many dog bites are minor, but sometimes they can be extremely serious. During the course of our work, we've seen dog bites that were disfiguring and even fatal. You might remember the story that made national news last August about a pit bull attacking a 7-year-old girl in Connecticut. The girl's injuries were so awful and scarring that she was left needing plastic surgery.

We're not telling you this to be scared of dogs. There are a lot of dog lovers on our team here, and Kevin even has two sweet pups at home. But we would hate to see you in our office because of a dog bite that could have been prevented. To keep yourself and your family safe, take these precautions.

- **Teach your children to ask the owner's permission before they approach a strange dog.** Some dogs don't have the right temperament to interact with kids.
- **Avoid reaching out to pet dogs over fences or through car windows.** The dog could be startled and react defensively.
- **When a dog approaches, stay still and avoid eye contact.** This is the best way to put an unknown dog at ease. Don't turn your back, either — let the dog walk away.

If a dog does bite you or a family member, get medical attention right away. Then, once you've begun healing, call our office. We can assess your case and, if necessary, help you win compensation for your injuries.

YOUR PANDEMIC RESTAURANT CHECKLIST

If you don't feel safe going out to eat yet, never fear — we've got some of the world's best takeout right here in Richmond. I've been tasting my way through the pandemic, and these are my top five spots for to-go food and delivery.

1. OSAKA SUSHI AND STEAK (OSAKASUSHIWA.COM)

In the days before COVID-19, my family used to dine in at this Japanese steakhouse all the time. If you're getting takeout, I'd recommend the beef spring rolls, the sushi, and the kids' bento boxes. My kids always go for the bentos, and they're the real sleeper on the menu. Don't let the name fool you; they include more than enough food for an adult.

2. THAI DINER (THAIDINER1.COM)

Thai Diner has long been one of my favorite lunch spots, and I'm still keeping up the tradition with delivery. In my opinion, the best item on the

menu is the N7, or "Thai Spicy Noodle Dry." It's a mix of rice noodles, chili sauce, and vegetables, and I always get mine with chicken. Just make sure to place your order with Thai Diner on West Broad Street — Thai Diner Too is a different restaurant — and tell Mac, the owner, that I sent you!

3. TOAST (TOASTRVA.COM)

My family hadn't tried this gastropub before the pandemic, but we became big fans after trying it as takeout. The food is absolutely fabulous. I think the best thing on the menu is the rib gouda mac: baby back ribs over a lake of smoked gouda mac and cheese, all topped with crispy fried onions. You'll gain 20 pounds just looking at it, but it's irresistible.



4. EL CAPORAL MEXICAN RESTAURANT (ELCAPORAL-MEXICAN-RESTAURANT.COM)

If you're in the mood for all-around great Mexican food, you can't go wrong with El Cap. They've been voted the best Mexican restaurant in the tri-city area and have four convenient locations in Richmond. I'd recommend the Texas fajitas on the menu, and I'd also highly recommend that you get some margaritas to go!

5. JACK BROWN'S BEER & BURGER JOINT (JACKBROWNSJOINT.COM)

No one does gourmet burgers and brews better than Jack Brown's. I like things spicy, so my favorite menu item is "The Shocker," a wagyu burger topped with pepper jack, jalapeños, habaneros, and housemade shocker sauce. They even have fried Oreos for dessert. And don't forget to pick up a six pack of their mixed beers of the week to go.

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



INGREDIENTS

- 2 tbsp coconut oil or ghee
- 1 cup onion, diced
- 1 tbsp garlic, crushed
- 1 tsp ginger, finely chopped
- 1 tsp salt
- 1/2 cup water or apple juice
- 2 tbsp hot curry powder
- 3 cups diced apples (peeled or not, your choice!)
- 6 pork chops
- Cilantro, roughly chopped

DIRECTIONS

1. Preheat oven to 375 F.
2. In a large pan over medium heat, melt coconut oil or ghee.
3. Add onions, garlic, ginger, and salt. Sauté for 10 minutes or until onions are soft and mixture is fragrant.
4. Mix in water or apple juice and curry powder. Then add apples, ensuring they get coated in sauce.
5. In an oven-safe dish, arrange pork chops, cover with sauce and apple mixture, and cook for 20 minutes (if using bone-in chops, cook for an additional 10 minutes) or until the meat reaches an internal temperature of 145 F.
6. Garnish with cilantro. Enjoy!



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SKIP THE STUDENT DEBT

3 WAYS TO PAY FOR COLLEGE THAT AREN'T LOANS

We all know how expensive college can be. The bills can pile up fast, and in many cases, paying that debt off can take years, if not decades, especially if private loans are involved. That said, if you have kids who are getting ready to graduate high school, then don't let the cost of higher education scare you away. If you can't pay out of pocket, you can help your child apply for loans, but if you're looking to mitigate debt, or eliminate it entirely, here are some other popular options.

GRANTS

Grants are similar to scholarships in that they don't need to be repaid. Many colleges, states, and other organizations award grants based on a number of factors, like academic standing and the income of one or both parents as reported on the Free Application for Federal Student

Aid, better known as FAFSA. A great starting point for parents who are helping their kids look for grants is the Federal Student Aid website: StudentAid.gov/understand-aid/types/grants.

WORK-STUDY

Depending on your child's financial need, their college or university may be able to set them up with a part-time position with an hourly rate on campus. Work-study positions are often community service oriented and/or matched with the student's field of study, and the jobs in these programs may be on or off campus. Alternatively, students can also look for other on-campus jobs that aren't part of a work-study program. Before the school year starts, many schools post job openings for positions like computer lab assistants or event caterers.



PRIVATE SCHOLARSHIPS

There is no shortage of private scholarships. The challenge is finding and applying for them. This can take time, but it's often worth the effort. If you can't find any scholarships your child is eligible for online, then try using an app like Scholly. It's designed to help students and parents find and apply for scholarships without having to search all over the internet. Another great resource is your student's high school guidance counselor. They often have resources about local and regional scholarships that may be worth looking into.