



## Coming Home

LETTING GO, LOOKING UP, AND ALWAYS MOVING FORWARD

In August we sent our first, Andrew, off to the University of South Carolina to begin his college career. It was a flurry of activity getting him packed up and moved out, not to mention all the other preparation that goes into sending a kid to college these days. The day had been circled on my calendar for months, but it came way too fast. I felt so many loose ends dangling — things not said, things not done. I guess that's a normal emotion for a dad when his son leaves.

Andrew briefly came home for Hurricane Florence and Thanksgiving, but we barely saw him on those short visits. Winter break was a different story: a full month back home with Mom and Dad. We were elated to have him back, but after the hugs and the catching up, we realized some things had shifted for all of us.

For starters, we had gotten kind of used to him being away. My sleep patterns greatly improved while he was away, but when he was back in the house, I was back to the old "half-sleep" routine, staying up until I knew he was home safe each night. Of course the PS4 made its return. With it came the occasional "Yes!" and "Come on!" from the den at 2 a.m. I'll never get used to that.

Pretty soon, Tricia and I were back in the groove with Andrew in the house. But, as with the summer months, I could feel time racing toward his departure date. I felt the need to carve out time for the two of us before he left



July 2017 when we built the kiosk at the nature preserve

— time that I hoped would blunt the feeling of incompleteness I'd had last summer.

That's when I decided to take him on a little father-son field trip. Andrew is an Eagle Scout and has always loved the outdoors just like his dad. That was a big part of our bonding when he grew up. So I decided that no better way to reconnect existed than to spend a day outdoors with him. We took a trip to the site of his Eagle Scout project — the Cumberland Marsh nature preserve on the Pamunkey River. Two years ago, Andrew built an informational kiosk at one of the trailheads, but we'd never gotten around to hanging the plaque with his name on it.

We picked a cold January morning to do the job. We caught up with each other during the drive, stopped for breakfast, talked about life, laughed, and reminisced about some of our adventures. We hung the plaque and smiled for a picture. The picture tells a different story than what happened the day he finished building the kiosk. The old picture shows the two of us drenched in sweat from the Virginia heat, cheeping from ear to ear over what we'd made together. The picture from our recent trip features those same big smiles, but they're different now — changed from a little time apart, with slightly different causes.

I wanted to tell Andrew so many things in person when he came back. We talked through how his first semester went and how his long-term interests were developing. I mainly listened, but I sensed a little bit of apprehension about possible future paths. The biggest concept I tried to impress on him was first, to dream big dreams that line up with his passions and second, to take small steps each day in the direction of reaching those dreams. I slid a gift across the table at breakfast — "The



Slight Edge" by Jeff Olson. This excellent book is all about that approach to life.

I'm a big believer in giving yourself permission to dream big and follow your passions. Youngsters don't need to rush it. When you're 19, it's okay to not know what you want to do for the rest of your life. It's okay to not have the foggiest idea! As parents or teachers, I think we're good at telling this bit of wisdom to our kids, but I'm not convinced we're good at demonstrating we believe it ourselves. We need to show them it's okay to be confused, scared, and intimidated — even when you're 47. The only thing you need to do is get loose, free yourself to dream big, and take small, disciplined steps toward reaching your dreams each day.

Some people may think that's not a "realistic" plan. In my experience, it's the most realistic plan of all. Compare that with giving a kid the impression that he or she needs to "figure it out" when they're filling out their college applications or selecting a college major — now that's unrealistic! A youngster's outlook will change and their passions will shift, just like ours did. That's okay, so long as they're working toward a bigger purpose for their life. And most importantly, they should always know it's okay to *come home*.

-Kevin W. Mottley

## EMBRACING 'SPENDOPHOBIA'

### 3 WAYS TO INVEST IN YOURSELF AFTER RETIREMENT

You've spent your entire life being told to save, save, save. Now you're finally retired, so it's time to spend some of that money — but you're scared! This is only natural because it means breaking a lifelong habit of socking away money and refusing to touch it.

You're not alone. A recent study of retirees' spending habits showed many people actually spend less than they can afford to. They're scared of the "what ifs" that come with living on a fixed income. However, at age 70 1/2, you have to start taking the required minimum distributions (RMDs) from your traditional IRA and 401(k) whether you want to or not. Instead of stressing over the fact that you're pulling money out of these accounts, embrace the opportunity to do something for yourself.

#### TRAVEL

It can be tempting to hold off spending money as long as possible. After all, who knows how long you need your savings to last? Travel, however, is one thing you can indulge in early without feeling guilty. Even the most leisurely trips can be physically demanding, so it's better to see the world at 70 rather than wait until you're 90. To keep yourself on track financially, use the bucket system to set up a separate savings account just for travel.

#### INVEST IN YOUR HOME

Once you no longer have to work five days a week, you'll be in your home more often, so why not make it amazing? An in-ground pool or a private tennis court might be outside your budget, but new kitchen countertops or a deeper tub will add a touch of luxury to the space you spend the most time in. Upgrading your home is almost always a good investment because it adds equity, which will pay off down the road. That extra cash will come in handy if you decide to sell later on in order to downsize or you plan to enter assisted living. Don't forget to set aside money for ongoing maintenance, such as a new water heater or roof repairs.

#### GO BACK TO COLLEGE

It might sound counterintuitive to go to college when you're not planning to go back to work, but continuing your education after retirement offers many benefits. Many individuals find themselves with more time on their hands than they're accustomed to, and without a plan to fill this time, it's easy to become depressed or isolated. Numerous studies have shown that continuing to exercise your brain has a positive impact on cognitive function, so taking a few classes can be the perfect way to stay busy and keep your mind sharp. Attending school late in life is also a great opportunity to indulge your passions and learn more about subjects you've always been interested in. Many colleges offer free classes or reduced tuition to seniors, so check with your local schools and see what classes or programs they have available.

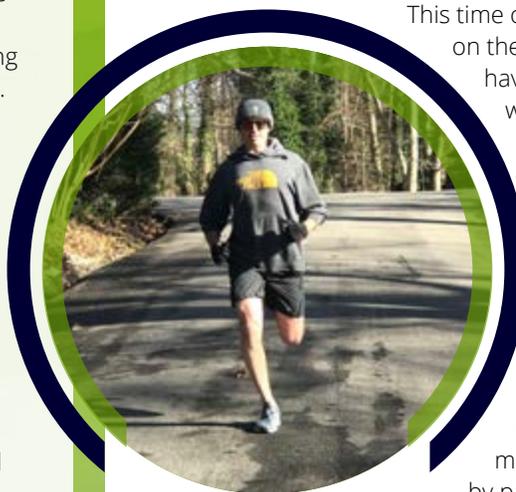
# RULES OF RUNNING THE ROAD

## SAFETY AND PREVENTION STARTS WITH AWARENESS

Richmond is a running town. We all want to stay healthy, and we all have our own reasons for doing so. But those of us who choose running as our form of exercise don't always think about what we're putting at risk to shed that extra weight. No matter what time you're taking to the roads, whether it's 6 a.m. or 6 p.m., there is always a risk in braving motorways packed with easily distracted drivers. By identifying the rules of the road for both sides and understanding how to prevent the devastating injuries that result from accidents, we'll be better able to take such risks into account the next time we strap on our running shoes.

Richmond natives have had plenty of exposure to the horrors of running accidents in recent years. The tragic cases in Hanover County of Dr. Denise Gorondy, who suffered a brain injury in a hit and run, and Meg Menzies, who lost her life, are still fresh in our minds. The fact of the matter is that you can never be completely out of danger when running on major roads, but by better understanding your rights as a pedestrian, you can get some peace of mind. When you're on the actual road, or adjacent to it, make sure to run *against* traffic, and if you're running on the sidewalk or multiuse trails, travel on the right and pass on the left.

The general rule of thumb is to allow for at *least* 4 feet between a passing vehicle and yourself, and avoid running in groups of more than three people wide. It's important to remember that cars have rights too. In fact, they have *most* of the rights on the road, and you're going to do a whole lot less damage to them than they can do to you.



This time of year, you should especially be on the lookout for morning drivers who haven't properly defrosted their windows, cars turning out of blind spots, and vehicles in high-distraction areas like parking lots or scenic viewpoints. Make sure you always carry proper identification and a set of emergency contacts taped to the back of your cell phone, just in case you are struck by a vehicle and rendered unconscious. This is key, because many times runners who are struck by passing cars are left with head and brain injuries, further complicating the patient's road to recovery. If you or a loved one has been involved in a personal injury case of any kind, The Mottley Law Firm is here to help get you back up and running again.

# SPOTLIGHT ON MOD PIZZA

**BREAK YOUR APPETITE WITHOUT BREAKING THE BANK**

For those of us who are pizza-inclined, I've found no better experience than Mod Pizza. My obsession with Mod started one December night as I sat in the Freeman High School auditorium watching my daughters' chorus concert. I went to the concert straight from my office with no dinner, and from there, I was heading to Northern Virginia for a meeting the next morning. As my stomach growled, I wondered where I could grab a bite before leaving town. That's when I saw it — a Mod ad in the concert program. I suddenly recalled my daughter, Sarah Ann, raving about Mod a day before. At intermission, I whipped out my iPhone and scanned the menu. The "pizza of the month" was "The Kevin," a pie topped with pumpkin, arugula, mozzarella, Canadian bacon, "momma lil's sweet hot peppers," and a balsamic fig glaze. Oh boy, Mod was calling my name!

I was not disappointed. After downing a medium "Kevin" like it was my job, I sat there and thought about Mod's brilliant concept of unlimited toppings at lightning-quick speed.

Mod operates on a build-your-own pizza style that lets customers choose from over 30 toppings before the pie is woodfired to perfection in just minutes. You can load that baby up with as many toppings as you want, and the price won't budge. Mod also gives you the calorie counts for its menu pizzas, so whatever nutrition plan you're on, you can scale to fit in a Mod pie.

Recently, I popped into the Regency Square Mod and visited with the manager, Isaac, who said the store has been going nuts ever since opening in October 2018. Which Mod pizza is the local favorite? According to Isaac, it depends. For men, it's the meaty "Mad Dog." For ladies, it's a tie between the "Dominic" and the "Dillon James." The sleeper, however, is the "Brutus," which is Isaac's personal favorite.

Mod's hip aura is balanced with fast and friendly service. Throw in the opportunity to polish off a cold beer, and they had me at hello. (At last check, they had Hardywood VIPA and Pils on tap.) You might not know on

your first visit that it's a quickly growing chain, but with the logistics of how they operate, you can see why their success is exploding.

Conceived in Seattle by the husband-and-wife team Scott and Ally Svenson, Mod was born from the need for a wholesome and efficient restaurant experience that won't pillage your wallet. The pizza market is saturated, but the Svensons knew their ideals hadn't been done justice by the existing restaurant industry. Their unique model allows them to share their newfound prosperity with their team. They pride themselves on having the highest pay rates possible for their employees to ensure the best service around, so all you need to worry about is how many napkins you're going to need to finish the job.



## SUDOKU

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

### SOLUTION

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



### INGREDIENTS:

- 2 bone-in porterhouse steaks
- 1/4 cup olive oil
- 2 sprigs rosemary
- Kosher salt and fresh ground black pepper, to taste
- Lemon wedges, for serving

### DIRECTIONS:

1. 30 minutes before cooking, remove steaks from fridge to bring them to room temperature.
2. Heat a grill or large cast-iron skillet to high. While heating, brush steaks with half the oil and season liberally with salt and pepper.
3. Place steaks on the hottest part of the grill or pan and cook for 5 minutes.
4. Flip steaks and baste with remaining oil, using rosemary sprigs as a brush. If cooking in a pan, place sprigs next to steaks after basting.
5. Cook for 5–6 minutes for medium-rare.
6. Let steaks sit for at least 5 minutes, slice against the grain, and serve with bone.

Inspired by Saveur magazine



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## WHAT YOU DIDN'T KNOW ABOUT CHOCOLATE

### FUN FACTS TO WOW YOUR LOVED ONES THIS VALENTINE'S DAY

Chocolate is a treat savored by people all over the world. What we know as the sweet, creamy decadence that sustains Valentine's Day actually has greater historical and cultural significance. Fermented chocolate drinks have been dated back to as early as 350 B.C. The Aztecs believed it was the beverage of wisdom, and the Mayans saw it as something to be worshipped. While the history of chocolate is as rich as its flavor, there are some common misconceptions about the treat.

Dutch chocolate doesn't necessarily refer to chocolate made in the Netherlands; the name refers to a specific chocolate-making process that uses the cocoa press.

Before Dutch chemist and chocolate-maker C.J. van Houten invented the machine in 1828, chocolate was only used in beverages. Dutch chocolate is chocolate that has been modified with an alkalinizing agent in order to produce a milder flavor, making it a fantastic option for use in baked goods, candy, and ice cream.

German chocolate actually has nothing to do with the country of Germany, either. It used to be called "German's chocolate," named after its inventor, Sam German, an American who made sweet chocolate for baking. Adding sugar to the chocolate made it a go-to option for bakers around the world, and the base for German chocolate cake was born.



For chocolate to be classified as Swiss, it has to be made in Switzerland, as chocolate-making is considered an art form in the country. Known for its "melt in your mouth" quality, Swiss chocolate uses condensed milk to add a velvety texture. Many chocolate makers outside of Switzerland will refer to their interpretations of Swiss chocolate as milk chocolate instead.

