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My dad impacted my life pretty significantly; I am the man I am today because of him. When I was a kid, my dad was often out on the road working. He was an over-the-road truck driver, and while he wasn't always able to make it to all of my events, he made sure to provide for his family. And he always made sure to be at every single milestone occasion.

He taught me a lot about working hard. I had to do quite a bit of work around our farm growing up. It's funny to think he started buying cab tractors with A/C after I moved out. He had me working in an old open-top tractor, sucking up all the dirt and dust you can imagine. Of course, he was out there too. I remember plenty of days when I caught him covered in dirt from head to toe. I knew if he could weather it, so could I.

There's a saying, "Love is spelled T-I-M-E," and it's so true for my dad. I can call him up at any time of day, and he'll answer and have just enough time to chat. I really appreciate having a dad who's always there for me. That's so cool.

But what's even cooler is he's always there for everyone. He always answers the phone for anyone who needs to chat or talk something out. He's a great listener and conversationalist. Because his occupation has taken him all over the United States, he can talk to just about anyone on just about any topic. It's incredible.

real road driving.

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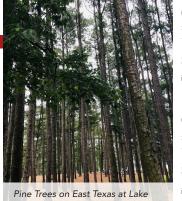
## **CELEBRATE NATURE PHOTOGRAPHY DAY**

Tips for Capturing the Best Outdoor Photo!

Nature Photography Day is June 15, and it continues to garner enthusiasm with each passing year. It's been designated by the North America Nature Photography Association as a day to promote the enjoyment of outdoor photography and to explain how nature photography can advance conservation efforts locally and worldwide. Almost everyone has access to a sufficient camera with smartphones, but not everyone knows how to best capture a beautiful nature scene. Here are some tips to help!

FIND THE ANGLES Landscape photography isn't about appealing to someone else's sense of style; it's about shooting what makes you happy. Take some time to study the work of other nature photographers you enjoy. What angles do they use? What colors do they coordinate within the frame? How close do they get to their subject? Try something different. Go against the grain, use a different angle, shoot a closeup where others would shoot wide angle. Find a good starting place and experiment a little.

HARNESS THE LIGHT Nature photos often look great in the morning or evening light, but the type of lighting you use is often dictated by the scene you are trying to capture. It's generally accepted that side-lighting, where the sun is coming from either side of the camera, is the most desirable for landscapes because the contrasts between light and shadow can add depth to your photos. However, front- and backlighting — where you shoot away from or into the sun — can also produce nice photos. Similar to angles, try experimenting until you find something that looks good to you.



Cypress Springs. Photo by Alison Aulsbrook

**CROP FOR TEXTURE** Sometimes the difference between an amazing shot and a mediocre one is distance. When photographing nature, try zooming in or moving geographically closer and cropping close on your subject. This could be tree bark, a leaf, the forest floor, or a lizard's skin. The fine details of your subject can often create stunning images.

In your quest to snap the most Instagram-worthy shots, the most important thing to remember is to respect the animals and the environment. Be sure to bring bags with you to take any garbage or other waste with you, and stay on designated trails while exploring. Keep these tips in mind, and you'll be taking incredible nature photos in no time.

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# Love Is Spelled T-I-M-E

I grew up before the age of Google. In a sense, my dad was Google when I was a kid. If I had a question, he had an answer. Even today, he still has answers to questions about life that Google simply can't answer.

My dad also has patience like no other. It's one of his greatest character traits. He taught me to drive when I was about 10 years old. By that time, I was already driving tractors, lawnmowers, motorcycles, and all-terrain vehicles around the farm and the oil-top roads around the farmhouse, but I hadn't done any



When I did start learning to drive on the main roads, my dad insisted I drive standard transmission first. His daily driver at the time was a 1-ton dually wrecker with a four-speed stick shift. I remember when we went out in the truck one time. I tried to make a turn on the oil-top road while we were going about 20 mph. I don't know how he did it, but he miraculously saved us from crashing while riding shotgun.

My dad also inspired me to become an attorney. He always held attorneys in high regard — he considered them wise and able to earn a good living. Working in law, I've come to know a number of attorneys, and I can say not all of them are wise, and not all of them make a substantial income. The profession attracts all kinds.



# Heroic Dads Who **Didn't Back Down**



### Being a Parent Isn't Always a Walk in the Park

Kids often look up to their father as one of their greatest heroes. There are the long drives to sports tournaments, the late-night movies, and the sweets when Mom isn't looking. We probably all have some reason to look up to our dad as one of our biggest influences. It's Father's Day this month, a special time of year when we take a moment to think about the sacrifices the father figures in our lives have made for us. Most dads are pretty great, but some go above and beyond the fatherly call of duty. Let's take a look at some heroic dads who risked everything to keep their families safe.

#### **Brad Lewis: Over the Ledge**

Life can change in a split second, and how you choose to react in a moment of peril can define your legacy forever. Few people know this as well as Brad Lewis. When Brad and his young son, Oscar, were deeply entrenched in an intense Nerf battle, he surely didn't think the situation would turn as dangerous as it did. When a few darts missed his father and landed on the balcony, Oscar ran after them but soon found himself teetering on the balcony's ledge, 12 feet above the ground. Thinking fast, Brad grabbed his son just before he fell over, both taking the plunge while protecting his son with his own body. Just as he'd intended, Brad absorbed most of the blow. While Oscar sustained serious wounds, his father's injuries were more severe. Brad was left fighting for his life in the ICU, with severe fractures to his skull and vertebrae. Thankfully, Brad is expected to make a full recovery and has made serious strides since the accident. He and his son will live to play another day.

#### Grea Alexander: Couldn't Bear to See His Son Hurt

While camping in Great Smoky Mountains National Park in June 2015, Greg Alexander awoke to the sound of a nightmare. The screams of his son intermingled with the roars of an unknown assailant, beckoning Greg to his son's tent. There, he found his son Gabriel being attacked by a bear. The bear had his son by the head and was dragging him away. Greg jumped on the bear's back, desperately trying to take attention away from Gabriel. Amazingly, it worked, and in the end, the bear ran away. Gabriel was left with serious cuts to his head, but thanks to his dad's heroism, the two were able to walk away from that campsite and back to their lives together.

The important thing to remember is that you don't have to take a leap of faith or fight a bear to be a hero in your family's eyes. Just be yourself, show some support, and do the best you can. Happy Father's Day, everybody.



## **3 More Tactics Insurers Use** to Avoid Your Payout

We all are aware that insurance companies work hard to avoid paying anyone who deserves compensation following an accident. When you get in a car wreck and hop on the phone with an insurance adjuster, they are eager to get you to accept the lowest dollar amount they can get away with. These professionals are trained in all kinds of tactics to do just that. Last month, we featured three such common strategies, but it doesn't end there! Here are three more tactics adjusters often employ.

They will mislead you about your need for a lawyer. Insurance companies love it when claimants settle without contacting a lawyer. It makes their job a lot easier. However, if you mention that you are thinking about hiring an attorney, they often will tell you that most of your settlement will go to pay that lawyer, and you will be left with much less or nothing at all. This couldn't be further from the truth. One study by the Insurance Research Council found that, on average, those who hired an attorney received 3 1/2 times more money than those who settled alone.

They will suggest you need less for medical treatment. Even if you have full documentation of your medical needs and the costs following an injury, an adjuster may claim your medical charges are too high or unreasonable. They may say they will compensate you for your medical bills, but they'll offer less than you really need. Adjusters even say they looked at what health care providers charge for certain treatments in your area and are compensating you accordingly, but it can be difficult for you to verify the accuracy of their claims.

They won't tell you everything about coverage or benefits. It's always important to know exactly how you are covered. Too many people with insurance do not know the full scope of their coverage. Adjusters are not going to walk you through your coverage and benefits line by line. It's up to you to know. You may assume you have specific coverage — such as under or uninsured motorist coverage — only to discover after a car wreck that you don't. This kind of finding can leave you with very little, if anything at all.

# **Protect Your Move**

#### 3 RED FLAGS TO WATCH FOR WHEN HIRING A MOVING COMPANY

Summer is the start of moving season. From June to August, more people relocate than during any other time of the year. If your plan is to find a new place to live, near or far, you may consider hiring a professional mover. The challenge, however, is finding the right moving company — one offering reputable and reliable service

#### Since 2014, there has been a 25 percent increase in the number of complaints against interstate



#### Red-Flag Pricing

#### **Red-Flag Details**



We are blessed, however, to be in a place where we can help people every day. I thank my dad for inspiring me to make a huge career choice and become part of a profession where I get to really help people in tough situations.

Outside of the practice of law, I also have three successful insurance agencies, but it was a hard road getting here. I started my first agency over 10 years ago. I went in thinking I had enough money to fund my agency, but I was wrong. My dad discussed the matter with my mom, and they saved the day and bailed me out financially. Through their generosity, I was able to keep the agency up and running for longer and until it turned a profit. Thanks to them, I was able to get the ball rolling.

My dad is my hero. He's in his early 70s and still works as a truck driver. He has always been there for me when I needed him and sometimes I wonder how he became such a great dad — his own dad passed away when he was very young. I only hope if I'm blessed with children of my own that I can be half the dad my dad is for me.

-Matt Aulsbrook

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movers — with about 3,600 complaints logged last year — as reported by the AARP. The moving industry attracts disreputable contractors who just want to make a quick buck. To protect yourself, your family, your belongings, and your wallet, keep these red flags in mind when searching for the perfect mover.

Some movers advertise questionably low prices. It's tempting to hire a bargain mover, but once they have your possessions, these low-priced movers might not give them back until you pay far more than the original asking price. Watch out for small, unlicensed companies advertising on roadsides or websites such as Craigslist.

Pay attention to company names, addresses, and other contact information. Always look for a physical address on their website. If they don't



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have one listed, or if they don't even have a website, that's suspicious. The same goes for a lack of insurance or registration. If you can't track down this information or the company refuses to share it, walk away.

#### Red-Flag Payment

Disreputable movers may ask for payment upfront and in cash, or they may ask for an unusually large deposit. This gives the movers a chance to walk away with your money without completing the job. They may even take your belongings to dump or sell later.

How can you protect yourself? Before hiring a professional mover, check out Moving.org and FMCSA.dot.gov/protect-your-move. Both websites contain a host of information to help you find a reputable mover nearby.



#### INGREDIENTS

INSPIRED BY SAVEUR MAGAZINE

• 1 5-lb. rack of beef ribs • Kosher salt and black pepper, to taste

#### DIRECTIONS

1. Heat a charcoal, wood-burning, or gas grill to medium high. Once heated, move heat source to one side or turn off half of the burners to create an indirect heat zone.

2. Season ribs with salt and pepper and char on the hotter side of the grill, turning occasionally, for 12-15 minutes. Once charred, transfer to the other side of grill and cook until the thickest part of the rib reaches 130 F, about 2 1/2-3 hours.

3. Let meat rest for 15 minutes. If desired, serve alongside grilled veggies.