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The $100K Reason to Get a Pet

New Study Says Pets Are Worth Plenty

Most pet owners already know their furry friends make life better, but according to a new study, the value might be higher than anyone realized. Some researchers say it's close to $100,000.

Researchers in the U.K. aimed to measure how much happiness dogs and cats bring to people's lives. Using data from more than 700 people, they found that owning a pet can boost life satisfaction as much as getting married or landing a massive raise. In economic terms, it's the emotional equivalent of earning nearly $93,000 more per year.

To determine whether pets actually improve happiness, rather than the opposite — happy people are more likely to have pets — the team factored in things like age, income, personality traits, and family size. They also used a clever workaround: They asked people whether they look after their neighbor's house while they're away. That behavior is linked to pet ownership but not directly to happiness, which helped researchers isolate the impact of pet ownership.

It's not just a fun fact, either. Experts say findings like this could affect everything from housing laws to public health programs. If pets fight loneliness and lift people's moods, it might make sense to rethink rules that prevent pet ownership in some apartments and assisted living facilities.

While the researchers focused only on cats and dogs, the message came through clearly. Pets matter, maybe even more than we

thought. And if you already live with one and know how they benefit your well-being, the science now backs you up. That wagging tail or soft purr might be worth more than you ever guessed.

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Behind Every 'Lucky Break' Is a Lot of Hard Work

Manifestation, Mindset, and the Inc. 5000

We just made the Inc.5000 list as one of the 5,000 fastest-growing private companies in the United States. People might chalk that up to luck, but was it really chance that got us there? I can assure you this particular achievement resulted from intentional decision after intentional decision, plus lots of hard work and taking advantage of every opportunity that presented itself to me. But I also believe in luck.

August 26 is Make Your Own Luck Day, and I find it a fascinating philosophy. I believe there are many things we as human beings don't have any control over that just would tend to fall into the category of "luck." You don't choose where you were born, who your parents are, or certain aspects of your personality, but all these elements obviously impact your life and fortune. More than anything though, I see luck as the place where opportunity meets preparation, and bad luck happens when a lack of preparation meets reality.

John Morgan, founder of Morgan & Morgan, the country's largest personal injury law firm, used the analogy of a lion and a sloth to illustrate the role of luck and hard work in life in his book "You Can't Teach Hungry." He said that when two animals are born in the jungle, one is a lion and the other a sloth. The lion becomes the king of the jungle, and the sloth is simply out of luck. While he attributed most of his success to luck — being born a lion in the United States, the best country in the world, he also recognized that he was built for hard work, and implied that while luck definitely played a role in his success, dedication and effort were crucial as well.

I think there's something to that as well, but it seems like the people who prepare, manifest, and walk through the doors of opportunity are the ones who have good luck follow them everywhere. The truth is that the more effort you put into your career, relationships, and personal goals, the better your chances of being fruitful and strong. Fortune favors the bold, and your drive is ultimately what will cause you to be "luckier."

I'm a superstitious person with pre-game or pre-court rituals that I believe put me in the position to be successful. Most of the time, that's just manifestation, a positive mindset, and working with the law of attraction. The energy you put out is what you will get back, which plays into our luck or lack thereof.

I have seen and experienced this phenomenon firsthand in other people as well. It often becomes a self-fulfilling prophecy when you think the worst result is on its way. That's not to say you should go around in life totally clueless and unrealistic, but I can't help but think your mindset matters in getting what you want. A strong mindset, coupled with preparation and an optimistic spirit, lends itself to having good luck.

I never win anything like raffles or drawings. I remember my wife and I were at a banquet last year, and lo and behold, they called my wife's ticket number for a $1,000 gift card prize as soon as we both stepped away from our table. The result was that the prize went to someone else because we weren't there to claim it in time. One way to look at it would be to simply say we were unlucky, and I probably said it at the time. But, if I'm being honest, I'd call it a lack of preparation. We knew an opportunity was about to occur, but we took our eyes off it and missed out.

If you want to be lucky, you must take risks and put yourself out there. If you don't face the possibility of failure, you'll miss out on everything. The biggest successes that I've experienced in business, from our new office building to bringing on elite-level lawyers, resulted from me taking some kind of radical (albeit measured) action. You have to stay ready to walk through the doors that open for you and take the calculated risk. Things don't just fall into your lap most of the time. Even that lottery winner had to go out and buy the ticket.

Luck isn't random (most of the time). It happens when you show up, take the risk, and stay at the table. The more you prepare, the more you believe, the "luckier" you'll become. So on August 26th — remember that!

Scroll Smart

A Parent's Guide to Helping Kids Navigate Social Media

Social media is a huge part of growing up today. From sharing pictures to keeping up with friends and family, it's become a daily routine for many kids. But it also comes with serious risks. Here's how to help your kids use social media wisely.

HOW OLD SHOULD THEY BE?
The American Academy of Pediatrics advises children to be at least 13 before opening a social media account. But that is not an absolute: Some kids may be ready at 13, others not until 16. Research has identified serious negative effects on children under 13, such as not enough sleep, poor body image, and cyberbullying.

START THE CONVERSATION ON YOUR TERMS.
Before your child opens their first account, ensure they know social media isn't just likes and filters — it's a public space where people share their lives and opinions. Help them understand the permanence of what they post. Even if something "disappears," screenshots and digital footprints last forever.

CHAT ABOUT PRIVACY.
Privacy settings are your child's first defense, but they are not perfect. Explain why it's important to protect personal information. Ensure they never share things like their school name, home address, or phone number online — even with people they think they know. And never become "friends" with anyone they don't know in person.

REMIND THEM THAT KINDNESS COUNTS.
The internet can be a harsh place, but it doesn't have to be. Teach your kids to treat others with kindness online, just like they would in person. If they wouldn't say it face-to-face, they shouldn't post it. It's also important to talk about how what they post today could impact them in the future, from college applications to job opportunities.

BE A GOOD ROLE MODEL.
If you constantly scroll or overshare, kids will think that's normal. Show them what balanced, thoughtful social media use looks like. Put the phone down. Enjoy time offline.

KEEP THE CONVERSATION GOING.
Social media is always evolving, and so are its challenges. Let your child know they can come to you if something makes them uncomfortable or if they're unsure about what to do.

Being smart on social media is a life skill. With the right guidance, kids can enjoy everything it offers, without falling into the pitfalls. A frank conversation now can make a big difference later.

Ace the School Year, Together

Your Co-Parenting Game Plan for Fall

The back-to-school season is a whirlwind of activity for any family, and if you are co-parenting with an ex, a little extra planning can make this transition smooth for everyone. Coordinating schedules, aligning routines, and communicating clearly will help your child feel supported and help you and your co-parent stay on track. Sharpen your pencils and prepare for a successful school year with these tips to ace your co-parenting plan.

SET UP A SOLID SCHEDULE.
The school year is full of class homework, after-school activities, parent-teacher conferences, and daily pick-ups. To make sure you and your co-parent are on the same page about who will be responsible for what, it's essential to create a shared calendar. Divide the responsibilities based on each other's schedules, and make sure both parents get ample opportunities to do the fun things, like football games and school plays. Not only does figuring this out early ensure your child never misses anything important, but it will also reduce stress for both of you.

CREATE COMMUNICATION BOUNDARIES.
There will be a lot of necessary information to process throughout the semester, from report cards to classmate birthdays and even medical documents. Communication is essential, and you should decide what details need to be shared immediately and what can wait until a weekly recap. Depending on the nature of your relationship with your ex, you should also determine how you will communicate with each other. Whether it's through texts, emails, or phone calls, keep the focus on your child's well-being and try to avoid conflicts. It's helpful to include both parents on any correspondence with school leadership, so copy each other on emails and ensure the school has your contact information.

KEEP IT CONSISTENT.
Routine and consistency will help your children stay in the loop and make this big transition easier. Keep that shared calendar somewhere they can see (the kids are age appropriate), and talk to them about the plans each week. Consistency will provide a sense of safety. So, establish a schedule and stick to it as much as possible.

At Douglass & Runger, we can help you create a co-parenting plan that prioritizes your child's well-being and protects your rights as a parent. Contact us today at **901.388.5805** if you need assistance with co-parenting issues!

When Vacations Don't Fix Vows

Why Divorces Spike in August

As the summer starts to wind down, divorce filings tend to heat up. August consistently sees a spike in separations, making it one of the busiest months for divorces in the entire year. Various seasonal factors and domestic patterns make the start of fall a time for couples to call it quits. From the end of busy summer vacations to the beginning of the new school year for families, this transitional time often prompts spouses to reevaluate their relationships or escape the financial and time constraints that may have delayed a split earlier. While we encourage our clients to exhaust all attempts to save their marriages before filing for divorce, we also monitor the frequency of filings and look for insight as to why the end of summer often results in a spike of divorce filings.

HOPE FOR A SUMMER RESET
Sometimes, couples having difficulties in their marriage look to summer as a time for a big reset. There's excitement about vacations, extra time together, and a more relaxed pace when it comes to work, school, and other responsibilities. But when the usual routines are interrupted, the problems can become more evident. If a summer trip didn't meet expectations, someone unhappy in a relationship might feel they can no longer hang on. Especially when there are children involved, some parents wait until after summer break in the hopes that they can give their kids one more "normal" or happy experience before moving forward with a divorce.

TIMING TRANSITIONS
August is traditionally a time of transition. Couples with children are trying to find the perfect moment before school starts back up for their kids and the busy holiday season begins to file for divorce. Many hope this window will help ease the financial burden before Christmas or Hanukkah arrives and minimize disruptions as their children start the academic year. They may have been considering leaving for quite some time, and don't want to further complicate co-parenting plans, which naturally shift with school and holiday gatherings.

For many couples, the timing of a divorce is about emotional readiness, finances, and minimizing disruptions for their children. After a summer vacation, someone might realize that time didn't mend the broken relationship. The financial strain may be more apparent, or parents want to protect their children as they start school. Though it's never an easy time for divorce, Douglass & Runger is here all year to help guide you through the process and move forward. Should you have questions about the divorce or separation process and the impact it may have on your children, please give us a call to schedule a case evaluation.

Ingredients

- 2 tbsp vegetable oil
- 2 boneless, skinless chicken breasts, cut into bite-size pieces
- 1 tsp Lawry's Seasoned Salt
- Fresh ground pepper, to taste
- 1/4 cup plus 3 tbsp barbecue sauce, divided
- 1/2 cup marinara sauce
- 1 loaf French bread
- 1/2 cup thinly sliced red onion
- 8 oz fresh mozzarella cheese, shredded
- 1/2 cup shredded cheddar cheese
- 2 tbsp chopped cilantro

Directions

1. Preheat oven to 425 F. Line baking sheet with foil.
2. In a large skillet, heat vegetable oil over medium-high heat. Sauté chicken with seasoned salt and pepper.
3. Reduce heat to medium and add 3 tbsp barbecue sauce. Simmer for 3–4 minutes, remove skillet from heat, and set aside.
4. In a small bowl, combine remaining barbecue sauce and marinara sauce.
5. Cut French bread in half and place on prepared baking sheet. Coat with the sauce mixture, top with chicken and red onions, then add shredded cheeses.
6. Bake for 10–12 minutes, or until cheese is melted.
7. Remove from oven and top with chopped cilantro. Allow to sit for about 5 minutes before serving!

INSPIRATION

"I am not embarrassed to tell you that I believe in miracles."

—Corazon Aquino