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Contact me for all of your auto accident and personal injury needs!

Make It About Them, Not You!

THE SCIENCE BEHIND SHARING

When someone tells you about their business, an event they're attending, or their friend's lost dog, what makes you pass that information along to someone else? According to Live Science, you share the information because it makes *you* look good, not them.

A study conducted by the University of Pennsylvania examined the brain activity of 80 college students while they read 80 titles and abstracts from the New York Times' health section. These articles had been shared a total of 120,000 times via Facebook, Twitter, and email by real readers, according to the New York Times. Over the course of the study, researchers noticed a specific brain activity pattern that was linked to the students sharing the articles in the real world.

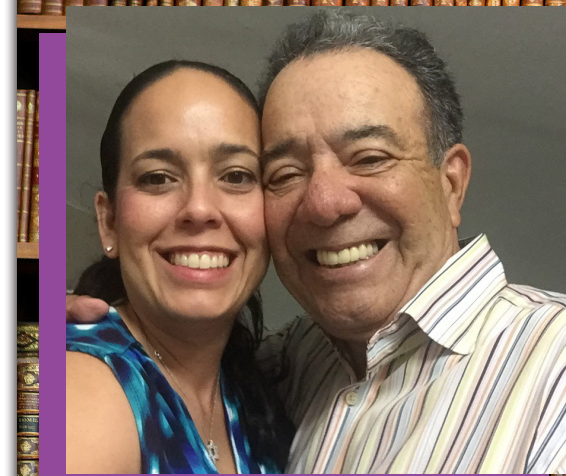
Emily Falk, the study's senior author and the director of Penn's Communication Neuroscience Lab, found that people are interested in reading or sharing content that connects to their own experiences. According to Falk, "They share things that might improve their relationships, make them look smart or empathic, or cast them in a positive light." Whether you share information through word of mouth, social media, or email, this makes complete sense. We share information that resonates with us because it connects to our emotions.

These findings are not only pertinent to Falk, who hopes this information will help the science community share health behavior changes, but also to any person who has a message to share. And we all have information to share. Small-business owners communicate with customers, parents try to get through to teenagers, grandparents try to relate to their grandkids, journalists communicate with readers, doctors communicate with patients, etc.

The moral of the story is this: If you have information you want shared, make the people you are talking to feel good about themselves when they pass it on.



LESSONS FROM MY FATHER



In February, I told you about my husband, who's a wonderful dad.

This month, because Father's Day is in June, I wanted to talk to you about another wonderful dad: my own father. Not everyone has a father as cool as mine, and he's lived an interesting life in addition to being a fantastic father. Born in Puerto Rico, my father came to New York — on an actual boat — with his aunt when he was 2 years old so he could join his parents in Connecticut.

He loves telling that story, especially the part where he thought "New York" was the name of a thing. So, when he arrived in New York, he asked when he would get to see "it!" Dad spent the rest of his childhood in Connecticut, although his family did move around, including during his senior year of high school. That was the same year an adult neighbor suggested, during a game of catch, that he should go to college.

Although he got into school at the last minute, my father wasn't ready to be a student. He dropped out of college and joined the military. He was stationed in Panama, where he put his language skills to use by translating intercepted Spanish Morse code.

When he got out of the military, he returned to college with a new discipline, acing his classes while working as a newspaper reporter (writing has always been my dad's passion). He applied to law

school at UConn, where he earned his undergraduate diploma, and got in based on his improved grades and stellar LSAT score.

He kept working as a reporter for the Hartford Courant all through law school, which got him in trouble when he turned down a position on the school's law review. Nobody had ever done that before, and the dean threatened to kick him out. "I'm the second-ranked student in my class," my dad said. "You do that and it'll be front page news tomorrow — literally!" They reached a truce: Dad got to keep working, but he also had to join the law review!

That's just who my dad is — he does what he wants. And although he did practice law for a few years, he realized that he loved being a journalist more. This led him back to Puerto Rico for a job at the only English-speaking newspaper, and that's where I grew up. It's also where he passed down his love of the law to me. He used to drive me to school and set up "fact patterns" for me using the Socratic method. It was the same thing his professors did in law school, and I loved it.

It's probably not a coincidence that I became a lawyer, or that I learned to work hard from him. But maybe the most important thing my dad taught me was to *be present* for your family when you're not at work. That's a lesson I take to heart every day, and it's one I'd like to share with all of you this Father's Day.

- Melina Pérez Halpern

GUERRILLA CREDIT-BUILDING SECRETS

Does your credit score give you ulcers?

If so, you're not alone. According to Forbes.com, nearly *one-third* of Americans have credit scores lower than 601, which is the line between "okay" and "bad" credit. You have options outside of the same tired credit-building advice you always hear. These tips are little known, but they'll take your credit sky-high.

Want a better score? Try asking for it.

No, it's not a joke. Let's say you missed a payment on your car, but you caught up the next month. You're back on track except for the ding on your credit score. Ouch. Despite that late payment you can still get that ding repaired. All you have to do is ask, in a goodwill letter to the company or bank that loaned you the money for the car. It helps if you're polite and haven't missed past payments, but you can try this with pretty much all creditors. After all, it can't hurt to ask!



Did you know that checking on the score actually hurts it? The more times your score is checked, the lower your score will be. This is especially true when others run credit checks on you. That means that a good way to have great credit is to avoid situations where your credit will be checked. For example, if you move homes but are still covered by the same utility

companies, you should try to hang on to your old accounts instead of opening new ones, which requires a credit check. From water and gas to cable and internet, it's worth it to hang on to your old accounts.

Turn in your library books on time!

That's right, even the library is against you when it comes to credit scores. Late books mean fines, and those fines will lower your credit if they get taken to collections. You don't want that, so take your books back before they're overdue.

As tempting as it is to close out old lines of credit — especially after struggling to pay them off — it's better for your score if you leave them open. You don't have to use them, but you'll see a dip in your credit score if you totally shut them down. As good as it feels to be rid of old debts, you don't want to do all that work and still have bad credit!

THE WATER OF LIFE

IN DROUGHT, ONE MAN FIGHTS TO SAVE AFRICAN WILDLIFE

Drought has ravaged much of Kenya.

It stretches through much of the Horn of Africa, into Somalia and Ethiopia, two countries that form the northern border of Kenya. The government declared a national disaster in February of this year due to the very dry conditions.

Facing ecological disaster, a Kenyan pea farmer, Patrick Kilonzo Mwala, took it upon himself to save Kenya's extraordinary wildlife — or at least do what he could with incredibly limited resources.

He fills up his water truck and delivers what he can to a nearby water hole. On the verge of drying up, it's a source of water the local wildlife depends on for survival. On any given day, elephants, buffalo, zebras, lions, and others compete for a chance to get their fill.

Relying on donations from supporters, Mwala transports about 12,000 liters, or just over 3,100 gallons, of water to the water hole four times a week. The trip between his farm and the water hole is 45 kilometers (27 miles) round trip.

After making dozens of trips, Mwala says the animals now anticipate his return every other day. The animals will approach his truck, eager for a drink. On his Facebook page, Mwala posted, "Big giants ... coming toward our truck with no fear, for we have a precious commodity they missed."

The Kenyan government hopes that this year's rainy season brings relief, but in the meantime,

Mwala will continue to do his part, dedicated to his task of bringing water to the animals four times a week. As part of his ongoing conservation efforts, Mwala even founded a volunteer organization called Tsavo Volunteers, about which you can learn more by visiting tsavokenya.org.



AMERICA'S WORST DRIVERS

One Age Group Is Responsible for the Most Danger on the Road

Which age group do you think ranks as the worst drivers in America?

According to the AAA Foundation for Traffic Safety, the answer is millennials. Motorists between ages 19 and 39 are the worst drivers on the open road.

The AAA Foundation's recent report stated, in reference to drivers ages 19 to 24, "Eighty-eight percent of young millennials engaged in at least one risky behavior behind the wheel in the past 30 days." Risky behaviors were defined as speeding, running red lights, and texting while driving.

The report also noted that traffic-related deaths increased by 7 percent in 2015, which marks the largest increase in more than 50 years.

The problem, it seems, is rooted in attitude. Dr. David Yang, executive director with the AAA Foundation for Traffic Safety, said, "Some of the drivers ages 19 to 24 believe that their dangerous driving behavior is acceptable."

Another troubling statistic from the report revealed that "nearly 12 percent of drivers ages 19 to 24 reported feeling that it is acceptable to drive 10 mph over the speed limit in a school zone."

But don't place all the blame on millennials. Drivers ages 40 to 59 are also guilty of speeding, running red lights, and texting while driving. In fact, over 75 percent of people in this age group have done so in the last month.

The takeaway from AAA's report is that *all* drivers engage in poor driving habits. The best thing any of us can do to stay safe on the road is to drive defensively, keep our eyes on the road and other drivers, and avoid distractions when behind the wheel.



PUZZLE YOUR BRAIN

BREAK CORNER

Sudoku Rules:

- Use numbers 1-9 only.
- The full grid is 9x9 cells.
- The full grid is broken into 9 regions, 3x3 cells each.
- Each region can contain only one of each number 1-9.
- Each cell can contain only one number.
- Each row and column should contain only one of each number, 1-9.

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



YAM MUFFINS

Ingredients

- 2 cups whole wheat flour or whole wheat pastry flour
- 1/2 cup sugar
- 1 tablespoon baking powder
- 1/2 teaspoon baking soda
- 1/2 teaspoon salt
- 1/2 teaspoon cinnamon or 1 tablespoon cocoa
- 1/4 teaspoon nutmeg
- 1 1/2 cups cooked, mashed yams
- 1/2 cup water
- 1/2 cup raisins or chocolate chips
- Vegetable oil spray, for muffin pan

Directions

1. Preheat the oven to 375 F.
2. In a large bowl combine flour, sugar, baking powder, baking soda, salt, cinnamon, and nutmeg. Add yams, water, and raisins; stir until just mixed.
3. Lightly coat a muffin pan with vegetable oil spray. Fill cups to the top.
4. Bake for 25-30 minutes, or until the top of a muffin bounces back when pressed lightly. Let stand for 1-2 minutes before removing from the pan. When cool, store in an airtight container in the refrigerator.