

TidBits for Today

How to Celebrate The Holidays Without Going Broke!!!

Do the Holidays always seem to put you major dent in your wallet each year? Well, you're not alone. Many Americans spend way too much than they can realistically afford to spend on holiday gifts.

There are steps you can take today to help you spend less money on gifts for your family and friends. By using these steps you might even be able to avoid using credit cards all together for any of your purchases. Careful shopping and planning throughout the year will have you well on your way to an affordable Holiday season.

Step 1: Start saving money for the Holidays throughout the year. Start saving as soon as you can after the previous year's Christmas. An easy way to save money is to save dollar bills and change throughout the year. Cash your change and count your dollars a few weeks before Christmas to see how much you have saved.

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FREE...FREE...FREE! We Now Have FREE SPECIAL REPORTS Available To Answer Most Of Your Legal Questions...

We'd love to hear from our good friends and clients who enjoy reading our client newsletter. If you have a question regarding **Car Accidents, Work Injuries, Dog Bites, Construction Injuries, DUI Defense or Criminal Defense** please feel FREE to call us at (847) 854-7700. We have published several Special Reports that you can request at no obligation by calling our office **24 Hours A Day** and leaving a message on our voice mail. We'll send you or a friend our Special Report for FREE!

Thank You So V-E-R-Y Much For Telling Your Family And Friends About Us!

The highest compliment you could give our law firm is the referral of your loved ones and friends. Over the years our practice has been built upon the trust you place in our ability to take care of those you care the most about. Our major purpose is to provide **OUTSTANDING** legal service to everyone who comes to us in need. We would like to thank you in advanced for all your support, and the trust you place in our firm.

Thank YOU - **Franks & Rechenberg, P.C**

Low-Stress Gift-Shopping Tips For Those Who Wait Until The Last Minute!

All of my ultra-organized, non-procrastinating clients and friends, please bear with me for just a few minutes. You just might be able to use the following information to help someone you love! Deadline-pushers, stop despairing. These quick easy tips can help you survive another holiday season while delighting your friends and family as well.

1. Do your online shopping TODAY. If it's important to you that people on your gift list have actual items in their hands on or before Dec. 25, then today's the day to start clicking.

Many online retailers promise to deliver presents by Christmas Day if you place your order by Dec. 20 using two-day shipping. Some lenient retailers will continue to guarantee on-time delivery if you use overnight shipping by noon Pacific time on Dec. 22. You can quickly check the shipping sections of stores' Web sites to find out which deadlines you'll have to hit.

(Continues on page 2)

David N. Rechenberg recently settled a automobile liability case for 197,500.00 against a large corporation! The company denied the claim right up to mediation. If you were injured in a car crash or by the negligence of another, call today to schedule an appointment for a free audit of your case!

Low-Stress Gift-Shopping Tips For Those Who Wait Till The End... (Continued)

2. Send electronic gift certificates or gift cards. Another option is an online gift certificate that gets sent out via e-mail.

Many retailers offer them, and their convenience to you is unparalleled – so long as you feel reasonably comfortable that your recipient won't mistake your electronic gift for spam. You'll often have until around noon on Dec. 24 to order the e-gift cards and guarantee their timely arrival.

3. Buy tangible, plastic gift cards. Everybody from the drugstore to the electronics store to the coffee shop is offering gift cards these days, so you have plenty of opportunities to look thoughtful by tailoring your gift-card purchases to certain individuals. Just be sure to read the fine print before you buy.

Some cards have onerous expiration dates and fees, particularly those bearing the logos of major credit card companies. Fees have become less common with gift cards sold by specific retailers, though. If you're not comfortable just handing over a card, wrap it inside a mug or put it in the arms of a small stuffed animal.

4. Shop on Dec. 24. Most non-procrastinating types relax on Christmas Eve day – meaning traffic at the malls should be thinner then. Of course, this approach only will work for presents you can give in person locally, not for gifts that need to be mailed.

5. Think food and drinks. Consider “splurges” that your loved ones might not get for themselves – and that also won't require you to step foot into a crowded mall. Some ideas: nice bottles of booze and liqueur; a case of wine; caviar; prosciutto; gourmet cheeses; fine chocolate; premium olive oils; hard-to-find hot sauces.

- The End

Thank You! Thank You! Thank You!

Special thanks go out to all of our clients and friends who graciously referred our law firm to their friends and neighbors last month! Our practice is built based on positive comments and referrals from people just like you. We just couldn't do it without you.

www.FnRlaw.com

How to Celebrate The Holidays Without Going Broke...(Continued)

Step 2: Start shopping for the Holidays two or more months before Christmas. This will give you time to shop around for the best deals. You will not find yourself in a situation where you are rushing to find gifts at the last minute.

If you still need to do Holiday shopping just a few days before Christmas, you might spend too much in your haste to buy items.

Step 3: Look for gift ideas throughout the year. If you see an item that would make a great gift at an even greater price, consider purchasing it to save for Christmas. You can save considerable money by having an eye for potential Christmas gifts throughout the year.

Step 4: Watch for Christmas sales and coupons. Search through the advertisements for the local stores to find the best prices on products to give as Christmas gifts.

If you have coupons for items that will make excellent Christmas gifts, watch for days when stores are offering to “double” the value of coupons for even greater savings.

Step 5: Use your talents to give gifts that cost very little or that do not cost any money at all. If you are an excellent baker, you can create personalized goody baskets for your friends and family.

Write a special poem for a loved one if you are a talented writer. Draw or paint unique pictures if you are an artist.

- The End

Know a friend who was arrested for DUI? Offer them great advice! Tell them to call David Franks at (847) 854-7700 NOW! Learn about the Monitoring Device Drivers Permit (MDDP). www.McHenryCountyDUILawyer.com

"The New Do's and Don'ts For Your Good Health Starts Here!"

Give The Gift Of Good Health & Longevity Today!

A part of our commitment to better serving you through our newsletter program Franks & Rechenberg, P.C. would like to send 12 FREE issues of **TidBits for Today®** to a family member, co-worker, or close personal friend of yours.

Your family member or friend will receive a welcome letter letting them know that you gave them a free subscription. Plus, they can cancel any time they want.

To give a loved one a free subscription please call our office at (847) 854-7700 and ask to speak to Marlo or Cheryl.

Great Trivia With Questions and Answers

What famous document begins: "When in the course of human events..."?

A: The Declaration of Independence.

What current branch of the U.S. military was a corps of only 50 soldiers when World War I broke out? **A: The U.S. Air Force.**

Who said: "I'm the president of the United States and I'm not going to eat any more broccoli"?

A: George Bush.

What so-called "war" spawned the dueling slogans "Better Dead Than RED" and "Better Red Than Dead" in the 1950's? **A: The Cold War.**

What president was shot while walking to California Governor Jerry Brown' office?

A: Gerald Ford.

Who earned infamy for noting: "A billion dollars isn't worth what it used to be"?

A: J. Paul Getty.

What ethnic group was largely responsible for building most of the early railways in the U.S. West? **A: The Chinese.**

- The End

How To Get Over A Breakup During The Holidays – (Part 1)

Without a doubt if you're living life to the fullest, you're going to experience heartbreak. Sometimes you're leaving, sometimes you're left. But if you were truly in love the loss of your mate can cause heartache, but no matter who did the leaving, if you're looking for some help getting through it during the holiday season and want some suggestions to make it easier, read on...

The first thing that you should already know is that it's okay to cry. Examine what had really happened, and ask yourself why. Consider that this situation is probably not entirely your fault - or maybe it's not your fault at all.

Thinking about the reasons why it ended can make it much clearer to you that it takes two people to start a relationship, but just one discordant person is enough to end it. It may also help you avoid many missteps in the future if you can identify areas where you contributed to the demise of the relationship.

1) Don't Rethink Your Decision. If the breakup was your decision, keep in mind that only thinking about all the "good" times you had with your partner may cause you to forget the reasons why you broke it off. By the same token, try not to second guess the situation if the decision to end things was not yours.

It's very common to romanticize the good parts of the relationship, convincing yourself that maybe the bad parts weren't so bad after all, that maybe you could just live with them. Or that maybe if your ex would know just how you feel, he/she wouldn't want to break up after all. Don't play these kinds of mind-games with yourself. Accept the situation and then work towards moving forward QUICKLY.

2) Keep Your Space. Even if you and your ex have decided to stay friends, break away completely from each other right after the breakup. This seriously means not seeing each other, not being around his/her family members, no phone calls, no e-mails and no IMs - not necessarily as a permanent measure, but until

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INJURED ON THE JOB ? Need to get your Bills PAID? Want to Know what your Case is Worth? CALL David N. Rechenberg at (847) 854-7700 for answers to your questions and so he can start working on your case right away!!

www.IllinoisWorkInjuryLawyer.com

Oatmeal Raisin Spice Cookies In A Jar (As A Holiday Gift)!

Makes about 36

3/4 cup packed brown sugar
1/2 cup white sugar
3/4 cup raisins
2 cups rolled oats
1 cup all-purpose flour
1 teaspoon ground cinnamon
1/2 teaspoon ground nutmeg
1 teaspoon baking soda
1/2 teaspoon salt

Mix together flour, ground cinnamon, ground nutmeg, baking soda and salt. Set aside. Layer ingredients in order given in a 1 quart "wide mouth" canning jar. It will be a tight fit, make sure you firmly pack down each layer in place before adding the flour mixture.

Instructions to attach to jar:

Oatmeal Raisin Spice Cookies:

1. Empty jar of cookie mix into large mixing bowl. Use your hands to thoroughly blend mix.
2. Add: 3/4 cup butter or margarine softened at room temp. Stir in one egg, slightly beaten. Add in 1 teaspoon of vanilla.
3. Mix until completely blended. You may need to finish mixing with your hands.
4. Shape into balls the size of walnuts. Place on a parchment-lined cookie sheet 2 inches apart. **DO NOT USE WAXED PAPER.**
5. Bake at 350 degrees F (175 degrees C) for 11 to 13 minutes until edges are lightly browned. Cool 5 minutes on baking sheet. Remove cookies to baking racks to finish cooling.

Makes 3 dozen cookies.

"Positive Thinking That WORKS In Today's World!"

"Most great people have attained their greatest success just one step beyond their greatest failure." – Napoleon Hill

"Friendship... is not something you learn in school. But if you haven't learned the meaning of friendship, you really haven't learned anything." – Muhammad Ali

"Sometimes by losing a battle you find a new way to win the war."
– Donald Trump

"He that is good for making excuses is seldom good for anything else."
– Benjamin Franklin

How to Decorate a Christmas Tree!

Chances are that decorating a Christmas tree is no mystery to you. But wouldn't you like to know a few designer tricks? How about ways to get more lushness and drama? The secret is in the layers.

Sparkle and shine comes primarily from the tree lights. Faceted glass bulbs will refract more light and appear brighter. Small twinkle lights and colored lights also have impact when you layer several strands and pair them with ornaments having reflective surfaces.

To illuminate the tree from the inside out, string lights around the trunk and the branches. Starting at the base of the trunk and working up, wrap the lights around every major branch, moving from the trunk to the tip and back. Don't skimp on lights! For every vertical foot of tree, use a strand of 100 lights.

And don't be afraid to mix and match lights. There's no rule stating that you can only use one kind. A "background" of white or clear lights can be highlighted with strands of colored lights that wrap the outside of the tree. Experiment with different lighting schemes until you get one you like.

- The End

Low-Stress Gift-Shopping Tips For Those Who Wait ... (Continued)

6. **Order magazine subscriptions.** Know someone who loves cooking? Get him or her "Cook's Illustrated." Travel? "National Geographic Traveler." Outdoor and adventure sports? "Outside." Smart budgeting and money decisions? "Consumer Reports" or "Kiplinger's Personal Finance" magazine. (You get the idea.)

You can buy a current issue of the magazine in question, wrap it up so it looks fancy, and let your loved one know there are 12 more where that came from.

7. **Opt for practical ideas.** You can get large quantities of items your recipients are sure to use, such as art supplies for art lovers, prepaid calling cards for friends who travel a lot, or specialized emergency kits.

For someone with chronic car problems, give a flashlight, gas can, jumper cables, flares and a membership to AAA.

8. **Donate to charity in someone else's name.** Through the nonprofit Charity Checks, you can order a check in any dollar amount, then let your recipient select a charity from among 800,000 in the United States.

(Once again, if you want your gift to show up by Christmas Day, it's best to place your order by Dec. 20. You might be able to get away with waiting until Dec. 22 to order, so long as you're willing to pony up for overnight delivery.)

9. **Save on speedy mailing.** The Priority Mail service offered by the U.S. Postal Service delivers packages in the United States within two to three days for less money than major delivery companies.

The flat rates for packages weighing up to 70 pounds are \$4.05 for an envelope and \$8.10 for a box. To take advantage of this deal, though, it's best to head to the post office today so your package will arrive by Saturday, Dec. 23.

- The End

What You Should Do In Case Of A Car Accident - Safety Tips To Remember!

If you're ever in a car accident here are some safety tips that can save your life and protect your family.

1. **DON'T** make any sudden moves to your head and neck. You may have sustained a serious injury that could be aggravated by sudden movements.
2. **TURN** the engine off **IMMEDIATELY!**
3. **MAKE** sure that everyone in your car is conscious and hasn't sustained any cuts or lacerations.
4. **IF** you have small children in the car make sure that they're OK.
5. **IF** you have a cell phone **call 911** for help.
6. **IF** you smell gas fumes get out of your car at once.
7. **BEFORE** getting out of your car make sure that no other car is coming.
8. **IF** you're OK to get out of your car check on the other driver.
9. **IF** you don't have an auto accident handbook, please contact our office and we'll send you a **FREE** copy! Make sure to call **TODAY!**

Give Your Pooch a Happy Holiday!

Your pooch is by far your BEST friend in the world, so doesn't he/she deserve a great holiday gift? You don't have to spend a lot to give your doggie lots of Christmas joy. Pick up a doggie cookbook and make your best pal a treat they'll love. You can find recipes for dog biscuits, dog cake and cookies and even entire dog meals. Your pooch will be "psyched" when he/she sees that your Christmas cooking is all about them.

Dog toys are inexpensive, and dogs love them! You can find great dog toys for a low price at any pet store or anywhere that sells pet supplies. Pick up a bunch for your dog, and maybe even get a basket to keep them in. Your dog will be thrilled to be treated to new toys.

Does your doggie like to dress up? Some dogs do, at least they love the attention it brings. Get your pup a Santa suit, a reindeer hat or at least a fancy Christmas collar. Your pup will get attention everywhere he/she goes.

- The End

So You Want To Know How To Lose Belly Fat *Before* The New Year!

Understand there is a difference between just losing weight and losing fat. You can lose weight just by reducing calories and doing mild cardio workouts that burn more than you take in. The fat however will still be there.

A couple of facts about fat in general and belly fat in particular. Our bodies have not kept up with technology. Foods that we eat today, even fresh food, didn't exist 100 years ago.

Thanks to advances in farm technology and processing of foods, we are now eating an entirely different diet than our great grandparents ate. And guess what. Our bodies don't know that.

Our bodies store fat as protection against starvation. Our bodies think they are doing a good job by stocking up on food to protect us from going hungry.

And depending what gender you are, our bodies store the fat in the best possible places so it doesn't interfere with our need to physically labor to get food.

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How To Get Over A Breakup During The Holidays – (Part 1) Continued

an ulterior motive (and yes, wanting to get back together counts as an ulterior motive). If he/she tries to convince you to see him/her, ask yourself honestly what's the point. If you're reliving the past by seeing him/her, it's not hard to get caught up in the moment and it will be harder to let go again.

The longer you put off the end, the harder it is to stick to it and maintain your resolve, and the longer it will take to really get over it. Your pain will hold on as long as you do. Practice letting go – starting today! Let go. Let go. And now... let go. You may have to have some contact in order to deal with the practical aspects of things like moving out, signing papers, etc., but try to limit this to what's absolutely necessary, and then keep such calls/meetings short and civil.

3) **Accept your pain. Have good long cries.** It's okay to be hurt and sad, and it's okay to be alone. It's okay to feel like you have messed up - accepting responsibility for your mistakes or shortcomings is healthy.

On the other hand, you must also accept that you are a good person, and that you did your best and you're not the only one who made mistakes. Of course, a stage of denial is completely natural, but acceptance is the key to being able to begin to move on, and move forward in life.

4) **Think through everything thoroughly, but not obsessively.** Go ahead and mull it over, as many times as necessary, within reason. Consider all the reasons you broke up. Even if it sometimes seems as if there wasn't a good reason, there certainly was one - and probably more than one.

Understand that you enjoyed being together for a while, but if the relationship was not what both you and your partner wanted out of life, it would have ended eventually, no matter what. In this case, better sooner than later.

(Continued in the January 2010 issue)

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Book not available free for attorneys or insurance company employees. It may be ordered for \$16.95 plus shipping at www.amazon.com.

Mission Statement

The mission of Franks & Rechenberg, P.C. is to continuously earn our reputation as a pre-eminent local law firm by always providing our clients with responsive, zealous, cost-effective and highly competent legal service and representation, in a professional, courteous and respectful manner.

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So You Want To Know How To Lose Belly Fat Before The New Year! *Continued*

If you're a male, the fat goes around the middle which still gives you mobility and a decent center of gravity. If you're a female, your hips and thighs will be the first storage place of choice for your body.

The bad news is, because the body thinks this is the perfect place to store fat, it's also the last place it burns it off. So what does that mean to you and your belly fat?

It means that spot exercise will do nothing to lose belly fat. It means all those infomercials for the latest abs sculpting gimmicks will do nothing to reduce or get rid of belly fat.

Oh they might tone your abs, but getting that rock hard, cut, shredded six-pack ads will be buried under by a layer of fat. The fastest way to burn belly fat requires a two prong approach.

Step 1: Muscles burn fat. Big muscles burn fat faster than small muscles. All your muscles together will burn fat than a single large muscle group. So, you need to work all the muscles in a full body work out. Not only that, you have to have a combination of intense workout coupled with a sound rest period.

Step 2: With aerobic exercise. This is called interval training and it consists of two minute jogging and then a minute of sprinting and then two minutes of jogging and so on.

With weight training it's called circuit training. It's the same basic concept of light resistance followed by intense resistance. Using these two techniques ignites the hormones that drive the metabolism and will keep driving it, burning fat, well-after you stop working out.

Couple this routine along with a diet high in good protein and low in fats and processed carbohydrates and you can see results in a couple of weeks and that is a really fast way to burn belly fat.

- The End

Congratulations To Our "Client Of The Month!"

Every month, we choose a very SPECIAL client. It's our way of acknowledging our great clients and saying thanks to those who support our firm by telling others about us.

This month's Client of the Month is **Lisa Di Venere**. We're treating Lisa and her husband John to the movies!

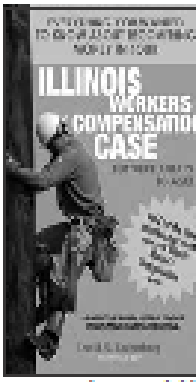
Pretzel Log Cabins for Christmas Crafts for Kids

You will need the following for your Christmas crafts for kids:

1. Cardboard milk cartons
2. Pretzel logs
3. Frosted Mini Wheat's
4. Frosting
5. Square cookie bits (optional) Cut the tops off of some cardboard milk cartons.

Glue the top edges back together, so they form a slanted rooftop. Cover the entire carton top with a firm frosting. Cut pretzel logs to fit the sides and frosted mini-wheat's for roof shingles. Square cookie bits attached with frosting can serve as windows and doors if you like.

- The End



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