

## 12 Great Christmas Decoration Ideas Made Extremely Simple

Most families consider the Christmas tree as the holiday centerpiece of the living room during the Christmas holiday season. But a Christmas tree without attractive Christmas decorations would not make the entire living room vibrant and full of the festive Christmas spirit. Here are 12 great ways for you to decorate your home this holiday season.

1. **Create a display of teddy bears dressed for the holiday.** Gather together three or more teddy bears and arrange them on a table or on the floor in a corner (Papa, Momma, and Baby Bear). Dress them with scarves and mittens. Place candy canes in their hands or tie bows around their necks. You can even wrap up some small, empty boxes with Christmas wrapping paper to place in the bear's hands.
2. **Display a collection** of nativity scenes from different cultures.
3. **Make simple bows** from Christmas print ribbon and pin them on your curtains.
4. **Hang a collection of Christmas** stockings on your mantle, a shelf, the stair case, or wall (even if you don't stuff them). The more the merrier when it comes to nice Christmas decorations.
5. **Revisit your childhood** by cutting snowflakes from white paper and hang them in all of your windows.

(Continues on page 2)

## Events for December 2007

- December 7:** National Pearl Harbor Remembrance Day  
**December 16:** Hanukah  
**December 24:** Christmas Eve  
**December 25:** Christmas  
**December 26-Jan 1:** Kwanzaa  
**December 31:** New Year's Eve

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We sincerely love sharing our monthly publication with all our good friends and clients who tell us how much they enjoy receiving our newsletter. Now you can give a FREE subscription to a close friend, family member, or co-worker simply by calling our office at **(847) 854-7700** and giving our staff the person's name and mailing address.

We will send them a welcome letter along with the first issue letting them know that you gave them a free subscription to our monthly "**Tid-Bits for Today**" publication. This is a wonderful idea to help your friends and loved ones enjoy the most out of life. Thank YOU!

## The Three Gifts

According to the Bible, the first Christmas gifts were given to Jesus from the three wise men who brought gold, frankincense, and myrrh. The form of gold was never mentioned in the New Testament.

The other two gifts, frankincense and myrrh, yellow and brown resins, were nearly as valuable as gold at the time. The fragrant saps had medicinal value, myrrh for treating cuts and to stop bleeding. They were also burned as incense or ground into a powder and mixed in holy anointing oil.

All three gifts were said to symbolize Jesus - gold representing the spirit; frankincense, the body; and myrrh, the soul.

## The Origin of Christmas Tree Lights

Albert Sadacca was 15 when a terrible fire engulfed a part of New York City in 1917. The cause of the fire; a Christmas tree. In those days, trees were lit by candles placed on their branches.

It so happened that Sadacca's family, who had come from Spain, had a novelty business selling wicker cages that housed imitation birds that lit up. The boy suggested to his parents that they begin making electric lights for Christmas trees. They had lots of bulbs on hand, and it would be much safer than using candles. The boy's family agreed that it was a good idea. He began painting the bulbs red, green, and other colors instead of using plain glass. Business picked up sharply, and Albert Sadacca became the head of a multi-million dollar company.

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## Holiday Gift Ideas For Your Parents

Finding that perfect Christmas gift for mom and dad can be challenging. You want the gift to say, "I am thinking of you, and I know what you like." However, when it comes to buying gifts for our parents, it can be an up hill battle of wits. Most parents seem to have everything they want anyway. Most parents also have enough money to buy whatever they want. Here are three great ideas to help you get you started:

**1) Hobbies:** Does mom like to sew? Does your dad like to go fishing (or hunt)? You might think that they have all the tools for their favorite hobbies. However if you think real hard, new equipment and new stuff are always coming out. You can buy dad that new lure and reel? Buy mom some new patterns or even a newer, fancier sewing machine with all the extras. Don't settle for buying more of the hobby products you know they ready have.

**2) Foods and Treats:** Moms and dads are like everyone else, they love to eat and they have their favorite treats. Why not simply check out the many gift baskets available both in stores and online (that can be delivered right to your parents' house)? You can buy these food gift baskets that contain many fine great items such as: dark chocolates, fine wines, gourmet cheeses and crackers. Plus, you can add some breads, nuts, muffins, cookies and cakes to those baskets. Be sure the basket itself is nice. Mom's just love to reuse those holiday baskets for decorating or storing things around the house.

**3) Mini-vacations or Trips to the Say Spa:** Now would dad just love a mini vacation, near a golf course? Would mom love a full body message at the day spa? With a little bit of searching, you are sure to find both entertaining and relaxing gift experiences for the both of them. Imagine just how good they will feel getting away and doing something that makes them happy. Now don't worry about not having anything to wrap in a pretty box. You can always wrap the reservation tickets. Remember when it comes to buying Christmas gifts for your parents, actually think about your parents first then what they would like, not what they need or what is expected. If you do that, then the ideas should start to flow.

***Thank You! Thank You! Thank You!***

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## 12 Great Christmas Decoration Ideas Made Extremely Simple...(Continued)

**6. Buy a clear plastic shower curtain.** Use a hot glue gun to attach Christmas decorations to the outside of the curtain. Whatever you do don't use breakable ornaments - instead, try small wooden or plastic ornaments (remove any hooks), bows, garland, etc.

**7. Use red and green 3-dimensional fabric paints** to trace simple Christmas patterns (such as stars, bells, Santas, stockings, etc.) on a white tablecloth.

**8. Dress up your house plants** - hanging small Christmas ornaments from them.

**9. Tie a red ribbon around a tall, slim drinking glass.** Fill the glass with candy canes and display on a shelf or side table.

**10. Purchase plain green or red place mats** and attach Christmas ribbons, bows or small wooden ornaments with a hot glue gun.

**11. Here's a great idea...**make basic sugar cookies or gingerbread cookies. Before baking, make a hole toward the top of each cookie using a straw. Bake and cool. String a ribbon through each cookie and hang them on your Christmas tree.

**12. String a ribbon from one end of a wall to another.** Attach the ribbon to the wall (at each corner) with thumbtacks. Clip Christmas cards to the ribbon with clothes pins. If the ribbon is too long, the weight of the cards will pull it off the wall, so tack it here and there with more thumbtacks.

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## Plan a Memorable Christmas Party That's Guaranteed To Be The Talk Of The Town!

If you're entertaining several different groups of friends, plan the two (or even three) parties on one weekend. Invite friends from work over after work on Friday evening, neighborhood friends on Saturday night, and church friends on Sunday afternoon following church. Here are some great out-of-the-ordinary ideas for parties that will have your friends talking for days and looking forward to your party next year!

**1) Neighborhood Decorating Party:** There's a neighborhood near my house where all homes are decorated in a theme. One block has angels, one Santa's, one candy canes. *You get the picture!* On the Saturday after Thanksgiving, plan a neighborhood party around the decorating. Plan a simple brunch, ask everyone to contribute something to the feast, and spend the day "neighbor helping neighbor" getting the decorations put up.

**2) Holiday Lights:** Who doesn't love to look at beautiful Christmas lights? But who really likes the job of putting them up? Plan a simple party to get friends together to help each other with the task. Prepare a hearty pot of chili or soup, offer crusty rolls and warm cider. Then go from home to home to get the decorations out. In and Out!

**3) Plan To Go As A Group To A Holiday Movie or New Release:** Assign someone to purchase all the tickets ahead of time. Ask each guest or couple to bring one part of the dinner, like casserole, salad, or dessert.

Invite everyone to come 2 hours before the start of the film. Enjoy what everyone has brought, and then be off to the show. You won't have to do anything but get your house ready, and you know that guests won't stay all evening.

**4) Make it Simple:** Plan a party around pizza, homemade, chili, hearty salad, or "make-your-own" sandwiches. By focusing on a food theme, you won't be tempted to add just one more thing.

**5) Drop-In Fun:** Tell friends from work that you'll be home all evening and invite them to drop in. Offer simple steaming soup, cheese and crackers, meatballs, cheese fondue, or small sandwiches. After a long day of work, no one will want to stay long, but it will be a nice opportunity to visit and relax.

**6) Plan a Party To Benefit The Needy:** Your job will be to get everything organized. You and your guests might make things, such as blankets, toys, or socks.

Or collect things as admission to your party, like canned food items or toys to give to the needy or a food bank. Or do a craft project and share it with residents of a retirement home. Put together food baskets and distribute to a shelter for the homeless.

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### Three Tips For Not Going Broke This Holiday Season!

It's not hard to overextend yourself financially during the winter holidays. We often end up shopping with our hearts, not our heads, when we buy gifts for loved ones. Here are some tips to keep you from getting in over your head this season:

- 1. Set a budget:** And don't budge from it, even if you think your brother could really use that over-your-budget gift you're eyeing up on the shelf.
- 2. Give meaningful gifts.** Think long and hard about the person for whom you're buying a gift. It doesn't have to be expensive to be truly special.
- 3. Going broke doesn't express your generosity.** Being truly generous means giving of yourself and what you have not what you pretend to be or have.

**Gingerbread Mix In a Jar**  
**A Great Gift Idea For The Holiday's**

**Ingredients:**

- 2 cups all-purpose flour
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 1 1/2 cups all-purpose flour
- 2 teaspoons ground ginger
- 1 teaspoon ground cloves
- 1 teaspoon ground cinnamon
- 1 teaspoon ground allspice
- 1 cup packed brown sugar

**Directions:** Mix 2 cups of the flour with the baking soda and baking powder. Mix the remaining 1 1/2 cups flour with the ginger, cloves, cinnamon, and allspice. In a 1 quart, wide mouth canning jar, layer the ingredients starting with the flour and baking powder mixture, then the brown sugar, and finally the flour and spice mixture. Pack firmly between layers.

**Attach a card to the jar with the following directions:** Gingerbread Cookies

1. Empty contents of jar into a large mixing bowl. Stir to blend together. Mix in 1/2 cup softened butter or margarine, 3/4 cup molasses, and 1 slightly beaten egg. Dough will be very stiff, so you may need to use your hands. Cover, and refrigerate for 1 hour.
2. Preheat oven to 350 degrees F (175 degrees C).
3. Roll dough to 1/4 inch thick on a lightly floured surface. Cut into shapes with a cookie cutter. Place cookies on a lightly greased cookie sheet about 2 inches apart.
4. Bake for 10 to 12 minutes in preheated oven. Decorate as desired.

**FREE Legal Advice Is Only A Phone Call Away...If You Have A Legal Question!**

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**Inspirational Thoughts By Norman Vincent Peale For December positive Thinking Every Day...**

- ◆ *Start and end every day, and in between times too, by thanking God for everything.*
- ◆ *At least 10 times every day affirm, "I expect the best and with God's help I will attain the best."*
- ◆ *Formulate a goal; not a fuzzy, vague goal, but one that is sharp, clearly defined, and specific. Pray about it. Hold the image until it sinks into your unconscious. Then give it all you've got of thought, effort, imagination, and innovation.*

**Glove Compartment Essentials**

The Erie Insurance Group recommends that you keep these items in your glove compartment, in case of an auto accident:

- ✓ **Insurance Information Card**
- ✓ **Emergency Number (Family Members Or Close Friend)**
- ✓ **Medical Card That Lists Allergies And Medical Conditions**
- ✓ **First Aid Kit**
- ✓ **Pen And Small Notebook**
- ✓ **Always Carry Your License And Registration**

**The Origins of Hanukkah Gelt**

According to the Hanukkah Anthology, published by the Jewish Publication Society of America, the tradition of giving Hanukkah gelt (holiday money) comes from the centuries-old custom of Jewish communities coming together to discuss important social issues, particularly educational.

In fact, the Hebrew word "Hanukkah" contains the root word for education, "Hinnuch." During this time schools were given extra funding and teachers were given bonuses.

"Sometime, later on, the money moved from the hands of the teachers to the hands of the children, but it was still linked to education," states the book. "Kids would get money if they answered questions or riddles correctly."

## How To Successfully Manage Your Holiday Season...

Since Christmas will be here in just a few weeks, I thought that I would share some great tips with our clients as to how to help you dispel some of the holiday stress. These tips will definitely help you feel more relaxed and not quite as rushed.

**1. Write on your calendar.** Rule #1 - You don't have to say "yes" to every party invitation. In fact, hold a meeting with your family and decide together which activities you will be attending this year and which ones can be skipped.

**2. Christmas letters/e-mails.** Start those letters a lot sooner this year. You could be on a tight budget I would suggest sending out a Christmas/Holiday email to save you time, money on postage stamps, cards, and mailing labels.

**3. Finish your gift shopping before Thanksgiving.** Some people might argue with this idea saying you'll miss all the good holiday sales, but quite frankly, spending a few extra dollars when your time and peace of mind are on the line this is key.

**5. Keep a list of the gifts you have purchased.** This helps ensure that equal money is spent on all the kids. It also helps to prevent overspending by keeping with your budget.

**6. Keep a few extra, simple gifts on hand.** Every year it seems like there is always someone you forget to buy a gift for - your daughter's school teacher, your son's soccer coach, the mail carrier, etc. To help you out in a pinch, always keep a few generic presents on hand - a scented candle, a mug full of treats, or a small box of stationary.

**7. Purge now to make more room for new items.** Before the holiday rush hits in full swing, take some time to help your kids sort through their things. Put away clothes that are too small, pack up toys that aren't being used any longer, throw broken things in the trash and donate any unwanted items to charity.

## 10 Ways to Save Big Time During the Holidays

*Savvy money-saving strategies that'll help you afford a bright season*

**1. Check Company Perks.** Your company may have retail partners that offer special deals to employees, like a percentage discount at various retailers, movie chains, or museums. But check company policy before you go crazy.

**2. Always Surf the Web First For The Best Deals.** A standout: **NexTag.com**, whose price-history feature charts the highest, median, and lowest prices of products, so you know when you're getting a steal. Its Price Alert feature will e-mail you when the price drops to the level you choose.

**3. Calculate The Extras.** When you're figuring your gift costs, don't forget to include taxes, gift wrapping, and shipping charges in the amount you've set aside. Less than 21 percent of consumers include those expenses when planning their holiday shopping, according to Visa USA research. Adding \$15, plus state and local tax, to the cost of each item will help you stay within your budget.

**4. Redeem Your Reward Points.** Credit-card rewards programs also offer gift-worthy loot. Blue from American Express, for example, will let you cash in 5,000 points for a \$50 gift card for Pottery Barn or Bloomingdale's, among others. Most airline frequent-flier programs allow you to convert miles into magazine subscriptions, dining certificates, or electronics. MileF&RPoint.com converts miles from America West, Continental, Midwest, Hawaiian Airlines, and Northwest into points that can be redeemed for magazine subscriptions (which cost from 300 to 6,000 miles).

**5. Convert Loose Change.** Coin-star offers holiday shoppers a special deal. If you take your pennies, nickels, dimes, and quarters to a Coin-star machine and trade them for gift cards from Amazon.com, Hollywood Video, Pier 1 Imports, or Starbucks, you won't have to pay Coin-star's usual 9 percent commission. Go now and check **coinstar.com** for a nearby location. **(Continues on page 6)**

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### 10 Ways to Save During the Holidays...

6. **Buy In Bulk.** Holiday hostess gifts — a box of truffles here, some fancy olive oil there — can put a dent in your wallet. Plan ahead by purchasing a case (12 bottles) of an interesting wine, such as an Argentinean Malbec (try Alamos by Nicolas Catena, about \$10 a bottle) or a South African Sauvignon Blanc (try Steenberg, \$8).

7. **Make a Group Effort.** Some families even agree not to exchange presents among the adults, says Jacqueline Whitmore, founder of the Protocol School of Palm Beach, Florida, and the holiday-etiquette expert for Office Depot: “People are usually OK saying, ‘Let’s just give to the children this year.’” (Continues on page 7)

### FREE Monthly T-Shirt Contest !!

Every issue of Tidbits for Today will have hidden inside the newsletter an “F&R” (including this issue). The first person to call our office and correctly identify where the “F&R” is located in the newsletter will win a stylish Franks & Rechenberg, P.C. T-shirt. Kindly identify your size when calling. One winner per household per year. Good LUCK!!

November’s T-Shirt winner was **Vincent Perez (also a Cubs fan!)**. Congratulations to Vince on being the first person to find the hidden “F&R” and call in to win !!

### The Story Behind “Jingle Bells”

“Jingle Bells” was written in the 1850’s by Bostonian James Pierpont. It alluded to the annual sleigh races on the mile-long stretch between the squares in Medford and Malden, towns near Boston. The song was published in 1857. Some music historians say that Pierpont originally wrote it as a Thanksgiving song for a children’s church program. Others contend that “Jingle Bells” was quite racey for its time, noting its references to speed racing and courting verses, such as “go it while you’re young.” These made it unacceptable for church use. Pierpont, the son of a minister, was considered something of a rogue. He died in 1893 before his song became a hit. In 1902, the Hayden Quartet, a barbershop group, recorded it and helped spread its popularity.

### Ten Ways to Ease Your Stress During The Holidays...

1. **Eat and drink sensibly.** Alcohol and food abuse may seem to reduce stress, but it actually adds to it.
2. **Assert yourself.** You do not have to meet others' expectations or demands. It's okay to say "No." Remember, being assertive allows you to stand up for your rights and beliefs while respecting those of others.
3. **Stop smoking or other bad habits.** Aside from the obvious health risks of cigarettes, nicotine acts as a stimulant and brings on more stress symptoms. Give yourself the gift of dropping unhealthy habits.
4. **Exercise regularly.** Choose non-competitive exercise and set reasonable goals. Aerobic exercise has been shown to release endorphins (natural substances that help you feel better and maintain a positive attitude).
5. **Study and practice relaxation techniques.** Relax every day. Choose from a variety of different techniques. Combine opposites; a time for deep relaxation and a time for aerobic exercise is a sure way to protect your body from the effects of stress.
6. **Take responsibility.** Control what you can and leave behind what you cannot control.
7. **Reduce stressors** (cause of stress). Many people find that life is filled with too many demands and too little time. For the most part, these demands are ones we have chosen.
8. **Effective time-management skills** involve asking for help when appropriate, setting priorities, pacing yourself, and taking time out for yourself.
9. **Examine your values and live by them.** The more your actions reflect your beliefs, the better you will feel, no matter how busy your life is. Use your values when choosing your activities.
10. **Set realistic goals and expectations.** It's okay, and healthy, to realize you cannot be 100% successful at everything at once.

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**Christmas Tree Safety**

1. If you get an artificial tree, make sure it specifies that it is fire resistant.
2. Fresh trees are more fire resistant. Check for freshness using the following tips:
  - A. **Fresh trees are green.**
  - B. **Fresh needles are hard to pull from branches.**
  - C. **When bent between your fingers, fresh needles do not break.**
  - D. **The trunk butt of a fresh tree is sticky with resin.**
  - E. **When the trunk of a tree is bounced on the ground, a shower of falling needles shows that the tree is too dry.**
3. Keep trees away from fireplaces, radiators, and other heat sources.
4. Place the tree out of the way of traffic and do not block doorways.
5. Keep a fire extinguisher handy near the tree area.

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I would like to welcome all our new clients to our firm and "Thank You" for being our client. If you would like to receive a FREE Auto Accident Handbook just call our office at (847) 854-7700. When you call for your booklet, make sure to get one for each car in your family. It's a great idea to have one in every car.

***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 Dorothy Symonds. We're treating Dorothy and a friend to the movies!

**10 Ways to Save During the Holidays...**

8. **Sock It To Them.** Choose quantity over quality in stuffing stockings. Dollar stores, drugstore clearance aisles, and party-supply stores are ideal for picking up everything from crayons to little toys. Another cheap thrill: lottery tickets.

9. **Recruit Your Kids.** A roll of brown Kraft paper or white butcher paper costs under 5 cents a foot (about one-third the cost of regular wrapping paper), and you can use it year-round (try your local craft store or, which sells a 1,000-foot roll of white butcher paper for \$34.50 and a 1,000-foot roll of Kraft paper for \$19.50). Spread a roll across the floor and arm your kids with crayons, paint, or rubber stamps. For inexpensive postal wrapping paper, cut open brown-paper grocery bags, turn them inside out, and then trim to fit.

10. **Think Flat.** For last-minute gifts, buy books, DVDs, CDs, gift cards, gloves, and scarves — anything that fits in a U.S. Postal Service flat-rate envelope. Sending them by two-day Priority Mail, which can technically be used until midnight on December 22 (though most post offices close at 5 p.m.), costs \$3.85; next-day-delivery Express Mail, which can technically be used until midnight, December 23, costs \$13.65.

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**“The Answers To These And Many Other  
Questions Are Inside The **December 2007** Issue!”**