

A FREE Monthly Newsletter From Your Friends At FRANKS & RECHENBERG, P.C.

The spirit of Christmas

Decorations abound in December. The calls of "Merry Christmas" fill the streets and come from people we barely know. Everyone seems to be smiling more as the big day comes closer. It's part of the spirit of Christmas.

For many Christians, celebrating the birth of the Christ child is the primary focus. They recall the angels singing, "Glory to God in the highest; on earth, peace and good will toward men."

For them and for people of many faiths, acts of kindness and generosity are part of the spirit. It prompts them to contribute gifts to toy collections for poor children, to give a check or groceries to a food bank, or to help serve Christmas dinner at a charitable organization.

It's been said that giving is more blessed than receiving. Even those with little to give do what they can. Just dropping a few coins into the bell-ringer's bucket makes them a giver.

You may think that Santa Claus isn't part of it. But think of the joy he creates not only for children with his image in a red suit; he spreads color and seasonal joy to everyone who sees him. As one modern poet says, "Standing or sitting or walking around, Santa Claus is all over town."

The decorations, the music, the service and the gifts put us in the mood for Christmas, but the true spirit is in our hearts. Though we're busy, we may be a little more patient. And we are more compassionate when helping others, though we may have situations of our own to deal with.

As we consider our blessings, no matter how great or small, let us have joy, hope and peace in our hearts. The spirit of Christmas is upon us.



Tell a Friend about "TidBits for Today"

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 Marlo or Tammie 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 "**Tidbits for Today**" publication. This is a wonderful idea to help your friends and loved ones enjoy the most out of life.

BE CAREFUL WHEN DECORATING ON A LADDER

Each year, an amazing 165,000 Americans are injured as a result of falls from ladders. Christmas decorating is a busy time for emergency rooms. Here's how to avoid being a statistic:

Use the right ladder. If you are going on the roof, an extension ladder or tall single ladder are your best choices.

When leaning the ladder against a roof, place it at a 30 or 40 degree angle for maximum stability. Choose a leader tall enough to position two or three rungs above the gutter elevation.

Ladders have a safety rating. If you're a big man and weigh more than 200 pounds, don't use a 200-pound test ladder. Get a stronger one.

Plan your display so you know where every light string goes. Keep roof time to a minimum.

Don't go on the roof unless it is completely dry. Wear tennis shoes. They are non-slip, flexible and easier on roof shingles than boots.

Don't carry anything when you climb the ladder. Keep light strings in a backpack. Use only UL certified electrical extension cords.

Never work alone. Someone on the ground should be assisting or at least watching you.

Make sure the circuits from your house have a large enough capacity. Don't put Christmas lights on the same circuit as the refrigerator, air compressor, or other high voltage devices or appliances.

DECEMBER EVENTS

1st Day of Hanukkah	December 21
Winter begins	December 22
Christmas Day	December 25
New Years Eve	December 31

Happy Holidays

David N. Rechenberg just settled a Worker's Compensation Case for \$115,000.00.
If you were injured at work or need solutions to your work injury problems get
Rechenberg on your side!!

www.IllinoisWorkInjuryLawyer.com

The Festival of Lights commemorates rededication of Jerusalem temple

December the 20th begins the eight-day Jewish celebration known as Hanukkah. The date is different each year, but always starts on the 25th of Kivlev in the Jewish calendar, which uses lunar (moon) dates. The remembrance is observed by most Jewish Americans.

Hanukkah, the Hebrew word for "dedication," is a time to remember an important part of Jewish history. In 168 B.C., their holy temple had been seized by the Greek King of Syria, who dedicated it to the worship of Zeus. The Jews were outlawed from practicing their religion, and they decided to fight their oppressors in what became the Maccabean Revolt.

A Jewish high priest was brutally killed and his son, Judah Maccabee, was put in charge of their army. He led them to victory over the Greeks after a three-year war. When they returned to Jerusalem, they found their defiled temple in disarray, with many sacred items missing or broken.

After they restored the temple, they held a rededication ceremony. They wanted to light the menorah, but found only enough oil for one day. It was important for them to sanctify the temple immediately so they could celebrate the Succoth Harvest festival that would ensure them plentiful crops during the upcoming year. A miracle occurred; the oil lasted for eight days and nights.

Today's Jews light one candle each night on their own special menorah.

During Hanukkah, special games are played, traditional foods are served and, especially in the United States, families present gifts each night. Although Jews have given gold or chocolate coins to family and friends since the 17th century, this more elaborate gift-giving has been influenced by the commercialization of Christmas, which occurs at approximately the same time.

Most of the special holiday foods are fried in oil to symbolize the oil that lasted for eight days. Pancakes of all kinds are traditional, especially potato pancakes known as latkes. Children enjoy the jelly-filled fried donuts.



How to have a successful Christmas party

Whether your family members live in town or will have to travel to your place, setting the date is the first order of the day. Timing is vital.

Early December is best. Families with children will have to go to school plays, others have an office party to attend, and some may have already committed to an event close to Christmas or are planning their own.

Set a budget for the party. Decide whether you will furnish all or some of the food or have a carry-in.

Make a written plan for shopping, cooking, serving and how much help you will need.

If your home isn't big enough for the group, select a place that's not far away from where most of your family lives.

Greet guests as they arrive and have soft seasonal music playing in the background.

Have a gift exchange in the spirit of the season. Draw names ahead of time and tell everyone who they are buying for. Themed gift exchanges are fun. One hostess stated in her invitation that all gifts should cost no more than \$15 and all gifts should be ... purple. The result was a lot of laughs.

A buffet dinner is the best choice for a larger group. Set the tables with dinnerware so people won't be getting up and down because they didn't chose a spoon or a napkin.

Let everyone decide where they will sit and you will have more interesting conversations.

Plan to have an active game that will be fun for all.

If alcohol is allowed, keep safety in mind. Set a time after which no alcoholic drinks can be served.

Optimists have a lower stroke risk

An American Heart Association study gauged adults over 50 on a 16-point optimism scale. They found that every point increase correlated with a nine percent decrease in stroke risk.

The association thinks optimistic people may make healthier decisions, such as eating well, exercising and taking vitamins.

Another explanation could be that positive thinking protects the brain from stress-related chemicals that can cause anxiety or depression.

December 17, Maple Syrup Day

Maple syrup is an indigenous North American product

It's all natural and naturally organic. It needs no additives. It's much imitated, but as they say, rarely duplicated.

We are talking Maple Syrup. You'll find a lot of look-alikes on your store shelves. The majority of syrups today are 'maple flavored' but pure Maple syrup is still an original North American product. Quebec produces 75 percent of the world's total supply, with Vermont as the most active of 17 U.S. states.

Maple syrup is not just made from the sap of the Sugar Maple; it actually is the sap of the tree.

Europeans in North America first learned to tap old Sugar Maple trees from native Americans. Although the origins of the ancient custom of tapping maples is unknown, European colonists were actively collecting maple sap in the 1600s. Maple sap cultivation got a boost with the passage of the 1764 Sugar Act that imposed high tariffs on imported sugar.

Nothing is added to the sap to make maple syrup. The sap is simply boiled down or evaporated until it becomes thick and sweet.

After sugar maple trees reach maturity in 30 years, they can be tapped every year. Many have been tapped for 100 years. Each tap produces 10-12 gallons of sap each spring. It takes 30-50 gallons of sap to make one gallon of syrup.

Tapping maple trees does create a wound that the tree must spend energy to heal. Syrup producers have found that the smaller the tap, the easier it is for trees to heal over the wound in a single season. With modern maintenance and techniques trees thrive, even when tapped up to 70 years.



DECORATING SAFELY FOR A JOYFUL HOLIDAY

Setting the stage for an event is a project. When it comes to Christmas, the stage can be a huge task with decorations on the roof, strung on trees, and set up throughout the house.

Crawling on the roof, placing the star atop the Christmas tree and lighting the house with candles are dangerous activities. They send about 12,500 people to the emergency room every year. The Consumer Product Safety Commission recommends:

- **Trees:** When buying an artificial tree, look for the "Fire Resistant" label. For a fresh tree, find one on which it's not easy to pull needles from a branch. Keep the stand basin filled with water. Christmas trees are involved in some 300 fires each year.
- **Lights:** Buy light strings that are approved by a testing laboratory. Check last year's strings for broken sockets or wires. Toss any that are damaged. Replace a burned-out light with one of equal wattage. Don't use any lights on a metallic tree because of shock danger.
- **Electrical connections:** Use a power strip to connect several power cords inside the house. It will turn off instead of blowing a breaker if there is a power overload, because it has a circuit breaker. It's also easier to turn off several strings at once.
- **Outdoor connections:** They should be plugged into circuits protected by a ground fault circuit interrupter. Portable GFCIs can be purchased, or they can be installed permanently to household circuits by an electrician.
- **Candles:** They start about 11,600 fires a year and cause 150 deaths and 1,200 injuries. Always keep burning candles in sight. Put them out if you move to another room or go to bed.
- **Decorations:** Use only non-combustible or flame-resistant materials to trim a tree. In homes with small children, avoid decorations that are sharp or breakable. Don't use any that look like candy or food.
- **Fireplaces:** "Fire salts" produce colored flames when thrown on a wood fire, but they contain heavy metals that can cause gastrointestinal irritation and vomiting. Keep them away from children. Never burn wrapping papers in a fireplace. They can cause a flash fire and burn intensely.

Do you have a friend who was injured in a car crash, hurt at a construction site, or as a result of a defective product and they are wondering how to hire a personal injury attorney, and what questions to ask? Give that friend great advice. Ask them to order the FREE audio CD "How to Choose an Illinois Personal Injury Attorney" by calling (847) 854-7700. You can also order one for yourself to hand out to family and friends.

Moneywise

Cutting back: good for you, not good for the economy

For many Americans, the days are gone when they ate at fancy restaurants and didn't care about the price of gas.

Their big credit card bills, sometimes coupled with declining incomes, have prompted them to reduce spending, pay off their balances and save money.

Previous downturns have had only a temporary impact on consumer spending. Once the economy gets stronger, pent-up demand could trigger big spending, say researchers for TransUnion, the credit reporting agency. But at least consumers will have lower balances when they start spending again.

The Commerce Department hopes conscientious spending for household goods, such as appliances, will resume sometime soon. As households "delay and pray," consumer spending is reduced and the economy only gets worse.

Disaster help at tax time

If you suffered a loss because of a hurricane, wildfire, flood or other natural disaster, you might profit by itemizing and taking a disaster deduction.

Suppose you have a \$40,000 income and a \$5,000 fire loss not covered by insurance. To get a tax break, you can't take the standard deduction, you have to itemize. To calculate your disaster deductions, first you take a \$100 off your loss, reducing your claim to \$4,900. Then you have to deduct 10 percent of taxable income, or \$4,000. In this case, you would be eligible for a \$900 income tax deduction.

Note that if your total loss after insurance has not yet been determined, you can file for an extension of time.

First nonstop flight around the world without refueling.



December 14-23, 1987

The "Voyager" flew 24,986 miles in 216 hours, setting a new world record.

Quick and easy baked French onion soup

A featured dish at fine restaurants, French onion soup in its various forms can be found in neighborhood eateries and in private homes.

If you love French onion soup, but not all the work it takes to make it, this recipe will please you and your family.

The onion has been revered by chefs for its aroma and sweet to hot taste. The onion family ranges from the mild leek to sweet Texas and Vidalias and to the more fiery reds and Spanish varieties.

The word onion is derived from the Latin word unio, meaning large pearl. Over centuries, the word morphed into "onyon" and later to onion.

As far back as 3200 BC, Egyptians cultivated onions and believed that their concentric patterns represented eternal life. During the Middle Ages, onions were a valuable commodity in Europe.

Explorers in the New World found Native Americans had their own variety, "Chicago," from which the name of Illinois largest city was derived.

Baked French Onion Soup

2 cans of Campbell's Select Harvest caramelized French onion soup
2 packages garlic and cheddar croutons
2 cups shredded Parmesan cheese
2 teaspoons Pernod or Herbisant liqueurs (licorice flavored)

1. Divide the cans of soup into four portions, half filling four large oven-proof baking bowls. Add 1/2 teaspoon of the Pernod or Herbisant to each dish of soup and stir.
2. Float 5-6 of the croutons on the top of the soup. Layer 1/2 cup of shredded cheese over the croutons.
3. In a pre-heated oven at 350 degrees, bake the soup until the cheese has melted and is browning around the edges of the dish.
4. Other cheeses, either shredded or sliced, may be substituted if desired.
5. Baked onion soup, accompanied by a salad, can make an entire meal or just be offered as the soup course for a banquet.



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**An important health issue:
December is National Drunk and Drugged
Driving Prevention Month**

When you think about your health, drunk driving is normally not part of the concern for your body and its ability to function.

But your plans for a healthy life should include more than taking your blood pressure and following your doctor's instructions. The effects of an accident caused by impaired driving could end your life, shorten your life span or determine whether you will live free from pain and disability for years to come.

If any disease could have such devastating effects, you would do everything you could to avoid it.

December is 3-D prevention month. It was chosen because there are many opportunities to drink alcoholic beverages at dinners and parties in December, not even to mention the temptation to take a few puffs from someone's marijuana cigarette if it's offered to you.

Nearly 600,000 Americans are injured in alcohol-related traffic accidents every year. Someone dies in such a crash every 30 minutes. The toll is probably higher in December.

People don't usually plan to get drunk, but a party with friends where liquor is being served can sometimes make you forget how many drinks you've had.

Don't let it "just happen." Here are a few ways to avoid it.

- * Go to a First Night celebration instead. They are booze-free and fun.
- * Remember that family gatherings are not harmless. Many an uncle, brother or dad has been killed while driving home. Sometimes their passengers die with them.
- * Keep count. One or two drinks over an evening may be OK, but drink something else after that.
- * Mix your own. An overly-generous host could pour twice as much booze into a drink if he's not measuring.
- * Protect your friends and family members. If they drink a lot, take their keys. Give them a ride home or call a cab.

LAS POSADAS BECOMES A TRADITION IN U.S.

For many families in Mexico, Las Posadas has always been part of the celebration of La Navidad, the birth of Christ.

As some of these families moved north to various parts of the United States, they took their tradition with them.

Las Posadas originated in the 16th century with St. Ignatius Loyola.

What started as a novena, nine days of prayer, later moved from the church to the community and was celebrated in people's homes.

The procession is a reenactment of Joseph and Mary's difficult journey and their search for lodging before the Christ child was born. They went from one house or farm to another asking for shelter.

The procession is led by children, followed by adults and musicians. When they enter a house, they begin the evening with prayer, then the evening moves on to music, fireworks, food, candy and treats for all.

The children and adults look forward to the celebration as their processions lead them to a different home each night of Las Posadas.

From December 16 to 24, there are elegant preparations in homes, religious activities and Posada events that today are both traditional and modern.

**STICK WITH THE RECOMMENDATIONS ON
SALT REDUCTION**

You might have read about the Cochrane Review, where study authors say salt reduction has few or no benefits.

It's not so, says the American Heart Association, and the widely publicized Cochrane Review is now discredited.

The AHA is sticking to its advice that salt intake should be kept at 1,500 milligrams per day or less. According to the Centers For Disease Control and Prevention, their conclusions are based on studies of more than 12,000 adults. They show that each 1,000 milligram daily increase in salt intake was linked to a 20 percent greater increase of all-cause mortality.

The CDC study spotlighted the importance of potassium as a counterweight to sodium. They recommend increased potassium and less salt.

Foods that include high levels of potassium include sweet potatoes, tomato products, potatoes, white beans, yogurt, halibut, soybeans, tuna, lima beans, winter squash, bananas and spinach. The CDC also recommends cutting back on processed foods, which are a leading source of dietary sodium.

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Help is just a phone call away ! Call David B. Franks at (847) 845-7700**

RESEARCH TO NEGOTIATE THE BEST DEAL ON A VEHICLE LOAN

Car buyers seem to be skillful in comparing prices and models of new cars in order to get the best deal. When it comes to financing, however, they are likely to take the easy way and sign on the dotted line at the dealership. That's what 80 percent of car buyers do.

Most consumers don't realize that dealers get wholesale interest rates on loans from banks, which are often marked up for the car buyer. The interest rate first offered by a dealership's loan officer may not be the lowest one available, according to the Federal Trade Commission.

To determine the best rate, research offers from other sources. It's also a good idea to get preapproved at a bank or credit union so you can negotiate with confidence.

Dealers are required to spell out their loan terms in disclosure forms that buyers can take home and review, according to the National Automobile Dealers Association. So there's no need to rush when making a deal. You may have chosen the car, but you don't have to sign a contract the same day.

When checking the loan disclosure form, be sure it includes the interest rate, total financing charges and the estimated monthly payment.



STAYING WELL

Assembly-line plastic surgery

Many of what have been called "fast-food" surgery clinics are appearing in the United States. In previous times, cosmetic procedures included lengthy consultations with a plastic surgeon, trips to a hospital and follow-up visits.

At new and highly-profitable clinics, patients meet with a salesperson who tells them what work they "need," how little it will cost to do it, and then pressures them to accept a treatment package.

People can pick from a wide menu of options, but the physician who meets with them is usually not the one who does the procedures.

Results are sometimes far from what the patient wanted, costing a great deal of money and pain to correct, most of which is not covered by insurance. One clinic founder states frankly that there are no guarantees in plastic surgery.

People who really need a procedure should see a board certified plastic surgeon in his office, one who will be doing the work and following up with them in future visits.

Holiday dinner know-how

It's a season full of cookies, candies and fancy dishes at Christmas dinner. Here's how to get through the appetizers and the buffet line without gaining a pound or two that could stay with you forever.

The plan begins at home. Eat breakfast and another meal if the dinner is late in the day. Being famished when you arrive makes overeating a near certainty.

* If appetizers are served before dinner, look for the fruit and protein offerings. Avoid the high-calorie stuff.

* At a buffet-style dinner, check the foods before getting in line. If there are 10 foods and you only really like three or four, decide to pick only your favorites.

* The same idea works for a sit-down dinner. Just because a food is passed to you, it doesn't mean you have to put it on your plate.

* Holiday desserts can be wonderful. It's OK to take a small serving of more than one, just keep them small.

FREE...FREE...FREE!!! Do You Have Questions To Certain Legal Issues That You Need Answered?

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In fact, we've published several Reports on these topics that you can obtain for FREE by simply calling our office and asking for Marlo or Tammie. They'll send you or a friend one of our informative Special Reports for FREE!

Skip the screen saver; let your PC sleep

Because electricity is relatively cheap, junking an older PC because it uses more juice doesn't make economic sense. You could save up to \$100 a year by letting it sleep when it's not in use, according to SmallBiz.

Screen savers not only don't save energy, they waste it. Those pretty designs and animations take quite a bit of processing power, and that requires electricity.

When a PC is asleep, your work is in its memory, but the hard drive has stopped spinning. The display is dark, and the microprocessor is idle. Power use drops sharply.

A desktop system uses about 60 watts of power fully awake, but consumes just three watts when it's asleep, according to the Lawrence Berkeley National Laboratory.

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

How to solve sudoku puzzles
To solve a sudoku, you only need logic and patience. No math is required. Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number. Each column and row of the large grid must have only one instance of the numbers 1 through 9. The difficulty rating on this puzzle is easy.

HOLIDAY SODOKU

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

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 **Deborah Wartell**. We're treating Deborah and her husband to the movies!

UPGRADES IN THE IPHONE 4S

The processing chip from the iPad 2 tablet is now in the iPhone 4S. It means Web pages and videos open faster.

The camera gets a big boost with an 8-megapixel sensor for sharper photos, and it performs better in lower light.

The new iPhone also has Siri, the personal talking assistant. Hit the home button on the iPhone, and ask the computer's female voice to find you the weather or directions, set a meeting place, or make a phone call to one of your contacts.

More elegant reminders that incorporate GPS are part of the upgrade. For example, when you get to the grocery store, all of a sudden your phone alerts you not to forget the eggs.

It's really cool the-future-is-now stuff, according to USA Today.

HEALTHY HOLIDAY COOKING TIPS!

A generation or two ago, people ate more food with a lot of fat, but they still weighed less than people weigh today. It was probably because they were involved in physical work instead of sitting at a desk. Or maybe they ate less every day. Whatever the cause, tweaking Grandma's recipes is a great idea. Some examples:

* Refrigerate the gravy and scoop off the hardened fat before reheating and serving.

* Use less bread in turkey dressing and more onions, garlic, celery and vegetables. Moisten with chicken or vegetable broth and applesauce.

* Make mashed potatoes with skim milk, chicken broth, garlic powder and Parmesan cheese instead of whole milk and butter. Some recipes call for fat-free sour cream.

* Try a new recipe for eggnog: four bananas, 1 1/2 cups skim milk, 1 1/2 cups plain nonfat yogurt, 1/4 teaspoon rum extract and some ground nutmeg. Puree the ingredients and sprinkle the nutmeg on top.

* For dessert, make pumpkin pie using two egg whites for each whole egg and replace cream with fat-free evaporated milk. Replace heavy cream in cheesecakes and cream pies with evaporated milk. Top cakes with powdered sugar, fresh fruit or fruit sauce.

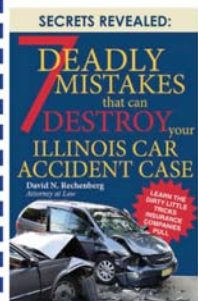
* Remove the skin from roasted turkey before eating it or placing it on a serving dish.

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**The Answers To These And Many Other
Questions Are Inside The December 2011 Issue!**

