

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

Happy Valentine's Day 

VALENTINE'S DAY HAS MYSTERIOUS, ROMANTIC ORIGINS

On February 14, lovers, friends and family members exchange Valentine cards or gifts as tokens of caring and love. Valentine's Day is one of the most romantic days of the year.

Its history, however, is shrouded in mystery. One legend contends that Valentine was a priest who served during the third century in Rome. When Emperor Claudius II decided that single men made the best soldiers, he outlawed marriage for young men. Valentine defied Claudius and performed marriages for young lovers in secret. When it was discovered, Claudius ordered that he be put to death.

According to another legend, Valentine sent the first valentine greeting himself. While in prison, he fell in love with a young girl who often visited him. Before his death, he wrote her a letter, which he signed "From your Valentine."

Others claim that the Christian church celebrated Valentine's feast day in February to compete with celebrations of the pagan Lupercalia festival, which began on February 15. It was a fertility festival dedicated to Faunus, the Roman god of agriculture.

In Great Britain, Valentine was one of the most popular saints. Valentine's Day began to be celebrated in the seventeenth century. By the 18th century, it was common for friends and lovers to exchange tokens of affection or handwritten notes. Some years later, printed cards began to replace written letters. They were an easy way to express emotions in a time when direct expression of one's feelings was discouraged.

In the 1840s, Esther A. Howland began to sell the first mass-produced valentines in America. According to the Greeting Card Association, an estimated 1 billion valentine cards are sent each year, making Valentine's Day the second largest card-sending holiday of the year. About 2.6 billion cards are sent for Christmas.

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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 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.

Random Acts of Kindness Week:

Feb. 13-19

This celebration is held to increase awareness of kindness and its benefits to both the giver and receiver.

Anonymous acts make the giver feel good, maybe for the rest of the day or evening. The odd thing about it is that you can't plan to do any particular type of kindness, all you can do is recognize an opportunity to kindly help someone.

From February 13 to 19, you have an entire week to become something of a hero. A person overloaded with packages will be surprised and pleased when you offer to carry one. The co-worker who drops papers on the floor will admire your kindness when you help to pick them up.

FEBRUARY EVENTS

Groundhog Day	February 2
Valentine's Day	February 14
President's Day	February 20
Ash Wednesday	February 22

David N. Rechenberg just settled a Worker's Compensation Case for \$120,430.00.
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The proud groundhog has a day of his own

It was this critter's good fortune to emerge from hibernation on February 2, Candlemas Day. Candles have been blessed on this day since the 11th Century. A Scottish couplet proclaimed, "If Candlemas be fair and clear/There'll be two winters in the year."

The ancient Romans, who are blamed for almost everything, are said to have kept a vigil for the hedgehog. They thought if the hedgehog could see his shadow in the moonlight, there would be six more weeks of winter.

Over time, the practice served as a folk holiday in Europe and Britain. The Germans brought the custom to the United States. Because they couldn't find a hedgehog, they made the groundhog (wood chuck) the subject of their event. They believed that if he was frightened by his shadow on a sunny day, he would go back into hibernation and stay there for up to six weeks.

Groundhog Day itself came into being during the late 1800s, thanks to the combined efforts of Clymer H. Freas, a newspaper editor, and W. Smith, an American congressman and newspaper publisher. They organized and popularized a yearly festival in Punxsutawney, Pennsylvania. The festival features a groundhog named Punxsutawney Phil who is used to foretell how long the winter will last.

In addition to Pennsylvania, Groundhog Day events are held Nebraska, Tennessee, Georgia, Ohio, Arkansas, California, and other states.

It's also popular in Canada.

where a groundhog named Wiartron

Willy is used to predict the length of winter.

Willy lives in Wiatron, Bruce County, Ontario.



February safety tips

* If your dryer isn't properly drying your clothes, the exhaust pipes may be clogged with lint, which is a fire hazard. Clean the vents and pipes regularly.

* If you're planning a Valentine evening for your sweetheart, be sure not to leave lighted candles unattended or near anything flammable.

What is Presidents Day? Why do we celebrate it?

On February 20, our nation will celebrate what is now referred to as Presidents Day. It is meant to honor and remember the past presidents of the U.S. and their contributions to creating the country it is today.

To many states, the day remains Washington's Birthday. February 22 is President George Washington's actual birthday. Our first president was elected to that post by a unanimous vote in 1789. His birthday was made a national holiday in 1885.

Often referred to as the Father of Our Country, Washington inspired his group of ragtag troops to victory over the British, and later presided over the Constitutional Convention. Both Washington D.C. and the state of Washington are named after him. The monument



bearing his name is one of the most recognizable tributes in our nation's capital. The U.S. Senate takes a moment to read his Farewell Address every year, a tradition that dates back to 1862.

Washington's Birthday is now celebrated on the third Monday of February each year, but to some states, it is known as Presidents Day. Advocates in the 1960s wanted to honor both Washington and President Abraham Lincoln, whose birthday is February 12, on a single federal holiday. Lincoln is known for his Civil War presidency during which he freed the slaves, but saw the nation break apart and begin the Civil War. His famous Gettysburg Address is considered one of the greatest speeches of all time. Contrary to popular belief, Washington's birthday has never been officially changed to Presidents Day



NEW PROGRAM TO PREVENT ONE MILLION HEART ATTACKS

Million Hearts is a national initiative to prevent a million heart attacks and strokes over the next five years. Heart disease and stroke are two of the leading causes of death in the U.S. Million Hearts brings together health systems, nonprofit organizations, federal agencies, and private-sector partners from across the country to fight this serious health problem. The program focuses on two goals:

- * Empowering Americans to make healthy choices such as preventing tobacco use and reducing sodium and trans fat consumption. This goal can reduce the number of people who need medical treatment for high blood pressure or cholesterol through medications designed to prevent heart attacks and strokes.

- * Improving care for people who need treatment by encouraging a focus on the "ABC'S":

Aspirin for people at risk, Blood pressure control, Cholesterol management and Smoking cessation, all of which address the major risk factors for cardiovascular disease and strokes.

The program stresses individual responsibility or making healthy lifestyle choices such as increasing physical activity and eating a healthy diet.

New emergency service clinics save money, take stress off hospital ERs

Between 1990 and 2009, the increase in patients visiting hospital emergency rooms was 43 percent. At the same time, the number of hospital emergency rooms decreased by 27 percent.

- * Retail medical clinics have taken some pressure off ERs by offering such services as treating colds and strep throat, rash and skin problems, general physical exams and vaccinations. They are often staffed by a nurse practitioner. The typical copay is \$10 to \$30.

At most clinics, patients can call for an appointment. All clinics take walk-in patients.

Some hospital systems are taking the clinic plan one step farther. Charlotte, N.C.-based Carolinas HealthCare System, for example, has 21 hospital emergency departments, four free-standing ERs, and 19 urgent care clinics.

- * An urgent-care clinic performs all the tasks of a retail clinic, plus treatment of cuts, sprains and fractures, and they also give blood tests and X-rays.

They are staffed by physicians, nurses, and medical technicians. The typical copay is \$33 to \$50.

- * Free-standing ERs perform all of the functions of the retail clinic and the urgent-care clinic, plus they can stabilize and transfer heart attack victims and treat fevers and broken bones. The typical copay is \$125.

If you are having a serious emergency, staff members from the American College of Emergency Physicians say you should always go to the hospital ER.

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Small lottery bets have entertainment value and more

Historians say the American Revolution was financed in part by lotteries, and so was Harvard, so lotteries have a peculiar place in American history.

Last year, we wagered \$58.8 billion on them, according to the North American Association of State & Provincial Lotteries (NASPL). The 43 states and District of Columbia that allow lotteries kept about \$18 billion in profits.

When you buy a Powerball ticket, you know your chances of winning are 1 in 195 million, but where else do you have a chance to win a life-changing lump of money for a couple of dollars?

Writing in Time, Bill Saporito says he saves for a rainy day and sticks to a low-risk investment portfolio, but that approach won't give him the dream benefits that cashing his lotto check would.

Economists at the University of Maryland say that while state lotteries take a small percentage of household income, for the majority of players, lottery tickets represent an entertainment or consumption value. The fact that it isn't a positive return doesn't necessarily mean it's an irrational choice.

The standard advice is that putting the money into a mutual fund or savings account would be a better choice. That's wise, but if you redirected your lottery spending to stocks over the 10 years ending December 2010, your annualized return would have amounted to a 1.54 percent loss, according to Standard & Poor's.

Saporito says he will continue to buy his \$4 worth of lottery tickets every week. He knows rationally that he will never win the big one. But he enjoys thinking about how he would spend the jackpot and says there are even more foolish ways to waste money.

Multiple vitamins for pennies a day ... or much more

When it comes to health products, few have more price variations than multivitamins. Some cost as little as \$1 for a month's supply. The highest price version can cost as much as \$78.

The high-priced versions often have higher vitamin levels than the FDA recommends. One question is whether the higher levels are better for you.

A study of 38 popular multivitamins by the National Institutes of Health's Office of Dietary Supplements, shows that 13 didn't have the levels stated on the label. Of those that did, the best buys they found were:

For all adults: Nature's Way Alive! Daily Energy, \$3.17 a month.

For women: Walgreens One Daily For Women, \$1.95 a month.

Car-stopping tech puts the breaks on crashes

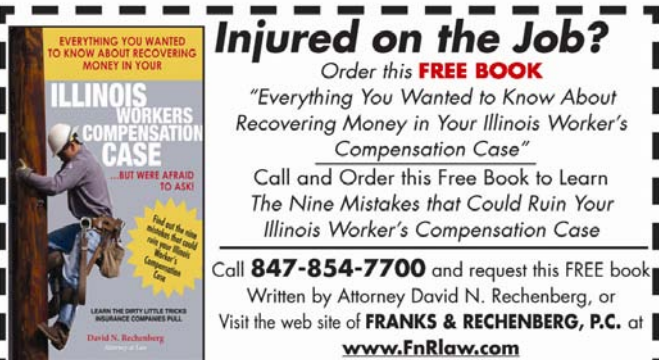
The good news about auto safety: vehicles are becoming more crashworthy. It's largely because of SUV and pickup redesigns that take less of a toll on smaller cars during collisions. Fatalities have dropped by two-thirds from a decade ago.

Bigger safety gains are predicted as automakers focus on electronics that will help avoid collisions instead of making them more survivable.

The most promising are brakes that work automatically when sensors detect a crash is imminent. Similar intelligent braking systems are already on some high-end vehicles and on a few more affordable cars.

Brakes that work autonomously when a crash is imminent at highway speeds are expected to save lives and prevent far more serious injuries than the low-speed versions now available. But the Insurance Institute for Highway Safety (IIHS), says not enough vehicles are equipped with these systems yet for researchers to qualify how effective they are.

IIHS is studying the effectiveness of warnings that alert drivers they are leaving their lanes and indicate another car is in the car's blind spot.



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HEALTH IN THE NEWS

Cholesterol testing recommended for children

The National Heart, Lung and Blood Institute now recommends that children ages 9 and 11 should have their first cholesterol check. The test should be repeated between ages 17 and 21.

The recommendations come as growing biological evidence shows conditions that result in heart attacks, diabetes, high blood pressure and other diseases begin in childhood, though they might not be evident until middle age.

Because one in three children are considered to be overweight, and 17 percent are obese, knowing a child's cholesterol level will be helpful for the child's doctor. The American Academy of Pediatrics endorses the recommendations.

In most cases, high cholesterol is addressed with improving diets and increasing daily exercise. Less than 1 percent of children diagnosed with high cholesterol would take a statin.

Malaria vaccine breakthrough

The first ever malaria vaccine is in its second testing phase. The first testing was on 15,460 children. It was found to be 50 percent effective in children 5 to 17 months old. Results of tests in children 6 to 12 weeks old will be released later this year.

The project was developed among GlaxoSmithKline, the PATH Malaria Vaccine Initiative and the Bill and Melinda Gates Foundation, whose chair, Bill Gates, announced the results. He says the results represent a huge milestone.

Malaria is one of the most devastating diseases in the world, causing 225 million cases per year and more than 780,000 deaths. Most deaths are among African children, according to the World Health Organization.

Vaccine developers say it will be available in Africa by 2015, though not in the U.S. At its present level of effectiveness, the vaccine will save millions of children over time, but researchers plan to make it even more effective.

WHAT ARE YOU SPENDING ON YOUR SWEETIE?

Some of you will spend less on your sweetie pie this Valentine's Day, but for many the day of love still gets the financial gravy.

Though the economy is looking better, spouses and significant others could be getting fewer flowers and smaller boxes of candy. It's a trend as more people try to spend less and save more for a possible rainy day.

Nonetheless, the National Retail Federation predicts that lovers will still spend close to \$100 to make their sweethearts smile.

Some financial analysts suggest that people often use the romantic day as an excuse to ignore their credit card bill and indulge.

But spending notwithstanding, lovers interviewed by Consumer Reports say their personal financial situation has no impact on the amount of loving they get. Some say they get even more if they decide to stay home and cuddle instead of going out.

The Pizza People: Americans who can't cook

Some nutritionists are discouraged by the results of a survey done for the Tufts University HNRC Cardiovascular and Nutrition Laboratory. They worry that all their healthy cooking advice is wasted on more than a quarter of Americans.

The survey conducted by Impulse Research revealed that more than 28 percent of the participants say they don't cook because they don't know how.

About half of the survey subjects said they don't cook because a spouse or partner does it, and 25 percent said they don't cook because they hate cleaning up afterward.

More than 21 percent said they never cook because they don't have the time, and 66 percent say they don't cook because they hate to visit the supermarket, which they say takes more time than any other household task.

At Tufts, the nutrition laboratory director says the study results show what they have known for some time: the importance of incorporating food preparation and purchasing skills into school curriculums.

Shopping, preparation and clean-up aren't very time-consuming if you plan ahead.

Preparing food at home is one of the best ways to get healthier meals.

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FEBRUARY QUOTES

“The big rewards come to those who travel the second, undemanded mile.”

Bruce Barton

“Great opportunities to help others seldom come, but small ones surround us every day.”

Sally Koch

“The difference between try and triumph is a little umph.”

Zig Ziglar

“People who fight fire with fire usually end up in the ashes.”

Abigail Van Buren

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

We love to hear from all our good friends and clients who enjoy reading our monthly newsletter. If you have a question regarding *car accidents, on the job injuries, dog bite cases, DUI, or criminal charges*, please feel FREE to give us a call at **(847) 854-7700**.

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!

NO NEED TO BUY ORGANIC!!

Nutrition scientists reporting in Health say there's no point in spending extra money to buy organic forms of these foods.

Avocados: Just washing their thick skin before cutting into them will get rid of any residual pesticide.

Eggs: They have no higher contaminant level whether or not they are labeled organic.

Spices: They are eaten in small quantities so any risk of nonorganic is minimal.

How To Say Goodbye or Congratulations

There are all kinds of ways to bid farewell to a longtime colleague at a going away party. You could shake hands, hug, bro-hug, first bump, high-five, single-cheek kiss or double-cheek kiss. It all depends on the workplace culture.

The handshake is still the congratulatory move in finance, banking and law, that is...unless you're celebrating somebody's new job, when a hug or back pat is OK, says Sue Shellenbarger of The Wall Street Journal.

Kisses and hugs are welcomed by entertainers and restaurateurs. Many twentysomething guys favor the bro-hug. Each person approaches with arms spread high and wide. While shaking hands, you place one arm over his shoulder and embrace briefly.

In manufacturing, the handshake and hug are popular; in technology, the handshake and high-five are often used. In sales and public relations, the handshake and back pat are the accepted gestures.

Hugs and kisses are usually reserved for a person leaving the company.

To celebrate with the Super Bowl office pool winner, Shellenbarger says these are the appropriate moves:

In banking, law and finance, the high-five, in entertainment and media, a hug and a high-five, in manufacturing, technology and sales, the high-five and bro-hug are popular.

For women giving each other a kiss, each leans forward and aims for the other person's right cheek. Give a light, dry kiss with slightly puckered lips. A hand may touch the other person's shoulder.

FEBRUARY

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**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.

Valentine's Day Sudoku

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

**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 **Aaron Dacken**. We're treating Aaron and a friend to the movies!

CURE DOGGIE'S DANDRUFF AND BAD BREATH

Did you ever pet your dog and discover a waxy film on your hands? Some breeds, such as cocker spaniels, tend to develop a greasy skin. Even worse, that can lead to bacteria growth, which causes an odor.

Something else can happen as well; your dog can have what looks like dandruff. The cures for common cases of these conditions is a shampoo. Try Selsun Blue, the dandruff fighter people use, and it will make a big difference. Wash the dog once a month or more.

How about doggie breath? A dog's breath will never be sweet, but cleaning his teeth once or twice a month will help. The University of Minnesota College of Veterinary Medicine suggests putting gauze or panty hose around your finger. Add toothpaste and rub the sides of the dog's teeth.

Coming in future, voice-controlled TV

Television set manufacturers are racing to develop voice recognition systems for TV sets, set-top boxes and related products. They want to do away with remotes.

At Nuance Communications, the world's largest supplier of voice recognition technology, they predict that many device makers will ship products that understand voice commands either this year or next.

Microsoft has the lead with technology developed for Kinect, an Xbox peripheral with cameras, motion sensors and sensitive microphones. After waking up the system by saying Xbox, subscribers to Microsoft's \$60-a-year Xbox LIVE service can search for shows, movies and games by speaking to Microsoft's Bing search engine.

More than 3 million Comcast subscribers have downloaded an app that turns their smartphone into a remote control for the company's Xfinity broadband service. Comcast is looking at adding voice-control features to the app, according to Bloomberg Businessweek.

The biggest challenge is making software smarter. Kinect users are limited to preset commands, and iPhone 4S users often hear Siri tell them, "I don't understand."

Another problem, if all electronics within earshot responded at once, it would be a nightmare.

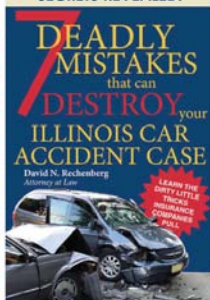
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**The Answers To These And Many Other
Questions Are Inside The February 2012 Issue!**

