

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

You could trim your budget without much sacrifice

Brian O'Connor, author of The \$1,000 Challenge, says you can find significant savings on expenses by eliminating some or finding cheaper alternatives.

A matter of percentages. Go through you credit card and bank statements to add up your monthly costs for must-haves. Determine what percentages of income go toward necessities and what percentage to wants. Ideally, you'd allocate at least 20 percent to savings, 50 percent for must-haves, and 30 percent for discretionary costs. Don't try to get every penny accounted for. Just go for the big picture.

Analyze the must-have column. Look at your home, car, insurance, and food. Search for bargains here. For example, carpooling could reduce travel costs by half if you drive 25 or 30 miles to work and back every day.

Trim automatic deductions from your checking account. If the cable bill is \$100 a month, you could switch to Hulu for \$7.99. Decide if you really want to spend \$75 a month on a storage unit for stuff you might never use again.

According to CNN Money, decreasing discretionary spending could make you feel deprived. So maintain luxuries you really value, like that movie channel. Focus on items you don't care a lot about. If you're paying more for famous name merchandise, like toiletries or cigars, try less-expensive brands.

Avoid impulse buying. How many bargain-priced garments are in your closet that you've worn just once or never worn at all?

APRIL EVENTS

GOOD FRIDAY	APRIL 18
EASTER SUNDAY	APRIL 20
EARTH DAY	APRIL 22
ADMINISTRATIVE PROFESSIONALS DAY	APRIL 24

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 Megan 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.

Take a photo from your shirt..???

The Narrative Clip (\$279) snaps onto your shirt and could be the answer to the irritating situation of phones in front of people's faces at parties.

The wearable camera silently takes photos and stores them until they are uploaded to a phone or computer. It takes a photo every 30 seconds.

They are arranged in a contact sheet on your phone and software highlights the most interest shots, or it gives you a sped-up video of your day.



David N. Rechenberg just settled a Personal Injury Car Crash Case for \$300,000.00. If you, a loved one or a friend are injured in an automobile crash, construction accident, dog bite, or a slip and fall, call today to get David Rechenberg working on your case.

www.TheIllinoisPersonalInjuryLawyer.com

National Volunteer, Week, April 6-13

This week has become the official time for our nation to celebrate the efforts of volunteers, who may serve at the local, state or national levels.

National Volunteer Week was started in 1974 when President Richard Nixon signed an executive order establishing it as an annual celebration of volunteering. Every president since has signed a proclamation promoting recognition of volunteers, as have governors, mayors and local officials.

As an individual, however, the main question you might ask is: "What can I do now? I don't really want an award, I just want to be part of it."

Almost every community has a service like Volunteer Match in Kokomo, Indiana. It matches people to important projects that are in desperate need of willing volunteers.

Could you help make repairs on the home of an elderly person who doesn't want to go to a nursing home?

In a children's hospital, you may work on the inpatient pediatric unit. You would check the patients, bring them things to do, play with them at the bedside or in the playroom.

The classic volunteer role is helping to prepare food or serve it at a charity kitchen. They always need help.

You may not have a year of your life to donate, but projects abroad match each volunteer to a placement where their existing knowledge will have the greatest impact. By working alongside local partners as well as fellow volunteers you could use your skills to help improve the lives of some of the poorest people in the world.



Sunday, April 20, 2014

New domain names added to Web addresses

Hundreds of new Net domains will go live this year, driving an almost 50-fold increase over the previous 22 domains, such as .com and .net. These are new names that are alive or will be soon, according to Internet Corporation for Assigned Names and Numbers:

.bargains .guitars .buzz .guru .camera

.holiday .ceo .menu .careers .ninja

.clothing .recipe .dating .sexy

.diamonds .shoes .estate .tattoo .florist .technology



**Know a friend who was arrested for DUI? Offer them great advice!
Tell them to call David B. Franks at (847) 854-7700 NOW!**

[www.McHenryCountyDUI Lawyer.com](http://www.McHenryCountyDUILawyer.com)

More Guns Confiscated at Airport Checkpoints

Be warned. Even if you are a licensed gun owner, your weapon will be confiscated if you are carrying it or have it in your carryon.

The Transportation Security Administration found 1,828 guns on travelers preparing to board planes in 2013, a 20 percent increase from 2012.

To bring a gun on a trip, it must be unloaded, in a secure container, and stored in checked baggage.

About 84 percent of the confiscated weapons were loaded, and one in three had a bullet in the chamber, a TSA study shows. The weapons most frequently confiscated were .38-caliber and 9 mm handguns.

Jeffrey Price, who follows aviation security as a professor at Metropolitan State University in Denver, says travelers have become more relaxed as the attacks of Sept. 11, 2001 recede into history.

But the expansion of risk-based screening such as Pre-check, which focuses on less-frequent travelers, also might be responsible for officers finding more contraband.



Front-Seat Passengers Shouldn't Recline Very Much

When you're sitting next to the driver on a road trip, it's OK to level your seat and take a nap, right?

Not really. Considering your safety, it's not the best idea. Tilting backwards more than a few inches changes the position of the shoulder harness against your body. It would be less effective in a crash.

There's another reason not to lean back more than that when you're the front-seat passenger.

Several papers have been written that described injuries sustained by reclining front-seat passengers. When you lean back very far and the air bag is deployed during a crash, it may not cushion you in the right places.

There are no federal standards for seat positions for adults, but some car manuals warn against "excessive" reclining.



Do you have a friend who was injured in a car crash, hurt at a construction site, or injured as a result of a defective product? Are they 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 or one to hand out to family and friends.

Travel Bag...No-wait check-in systems

It's what travelers have always dreamed of: walking by the check-in desk line and going straight to their rooms. It's possible because the hotel has sent them a message on their smartphones that gives them a virtual key.

Guests at Starwood Hotels and Resorts Worldwide can just tap or twist their phones near the room door and it will unlock, using Bluetooth technology.

Only a few hotels are set up for it now, but many others have similar plans. Hotel operators have been searching for ways to eliminate the bottlenecks that can form at a hotel's front desk. "Everybody has to check in, but we are all doing it the same way we were 100 years ago," says Christopher Nassetta, CEO of Hilton Worldwide Holdings. It's something the chain is addressing.

Marriott International has a process called mobile check-in at 350 of its hotels, with another 150 getting the service this summer. Loyalty program members can check in via their phone, then go to a separate desk to pick up a key.

At The Starwood hotels, executives say some guests prefer the personal touch at check in and the hotels have no plan to remove front desks.



April Showers Sudoku

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.

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

How to change your view of a friend who grumbles and complains about everything

The Wall Street Journal has a personal advisor who will tell you how to handle just about anything from your cellphone problem to long lines at the airport.

Recently, Dan Ariely fielded a question from a person who met an old friend for lunch and all she did was complain during their long visit, about her husband and kids for starters.

Ariely first says complaining actually does bring you closer to a friend. Imagine you tell several friends about how bad the traffic was on your drive in. Or that your drive was wonderfully pleasant and it was easy to find parking. Which description would make your friends like you more?

When we complain, we're usually looking for reassurance, hoping others will say, for example, that everything is OK and it's just part of life.

Or your friend might have been looking to reconnect with you through shared misery. In this case, you should have indulged her efforts to strengthen your bond.

Your friend might also might have really wanted you to tell her something, like, "You think your husband is a shmuck? I'll tell you what mine did." It would assure her that her life is more normal than she might think.

Either way, according to Ariely, complaining can actually be pretty useful. "The next time you're with a friend who starts to grumble and **complain, just go along with it,**" he says.

INJURED ON THE JOB? Need to get your bills PAID? Wondering how the new Worker's Compensation Law will affect your case? 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!

www.IllinoisWorkInjuryLawyer.com

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The best yet: Beef and broccoli stir-fry

Chinese food was first introduced by immigrants who settled in California in the mid-1800s to help construct the transcontinental railways. Mostly from Canton, the immigrants opened restaurants in the growing Chinatowns.

Beef and broccoli is still a favorite in Chinese and Asian restaurants. Here's an easy and economical recipe.

Beef and Broccoli Stir-Fry

1 pound boneless beef sirloin; sliced thinly against the grain into 1/4-inch strips. Marinate in 1 tablespoon fresh lemon juice, 1/4 cup soy sauce, 2 cloves garlic, minced. Combine these in a zip-lock plastic bag, add beef strips, seal, shake well and set aside.

1 large head broccoli florets separated into bite-size pieces

1 red bell pepper, cored and julienned

2 large scallions, diced diagonally

2 cloves garlic, minced

2 tablespoon grated fresh ginger or 1/4 teaspoon ground ginger

1 cup beef broth

2 tablespoon soy sauce

1/4 cup cold water

2 tablespoon corn starch

2 tablespoon peanut oil

Cooked white or brown rice and

1 tablespoon sesame oil

Prepare the vegetables and place in a bowl.

Parboil the broccoli for 2-3 minutes; drain and pat dry.

Mix the corn starch and water and set aside.

Mix the soy sauce and beef broth and set aside.

Combine the ginger and garlic then add the corn starch and beef broth mixtures and stir.

Drain marinade from beef and preheat a wok or heavy skillet on high. Add the peanut oil and swirl to coat the surface. Add the ginger/garlic and stir-fry for 30 seconds.

Then add the beef using tongs. Stir-fry only until no longer pink; remove the meat with a spatula and place in a covered serving dish.

Stir-fry the vegetables for about two minutes only until crisp-tender. Return the beef to the wok and add combined sauce mixture. Heat until it thickens, about one minute. Add the sesame oil and combine.

Serve on steamed white or brown rice.



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Making a work plan for April

This month is loaded with special events. First we have National Volunteer Week, April 6-12, when we need to be good citizens and contribute our time to noble causes, large or small.

Then we get a break to catch up on our work and prepare for Easter or Passover, both of which can be pretty time consuming.

There will probably be parades to watch and speeches to hear on Armed Forces Day.

Arbor Day, Friday, April 25, is for planting a tree.

Add to that the Boston Marathon, Monday, April 21, and Help a Horse Day, Saturday, April 26.



**ARRESTED FOR A CRIME? Don't know where to turn?
Help is just a phone call away ! Call David B. Franks at
847.854.7700!**

New Grocery-Shopping System Takes Shape

Somewhere between visiting the supermarket and ordering groceries to be delivered to you (if you live in a city), a new choice is evolving across America.

The hybrid grocery shopping model is taking form: you can order your items online and simply drive to a nearby depot to pick them up.

So is it really a time saver if you have to start your car go to pick the grocery depot anyway? Yes. Proponents say you won't have to find a place to park, walk through the store, and search through the aisles.

The depot system is especially helpful for those who are physically less capable of the supermarket routine. As for driving to the depot, you can schedule your pickup for a convenient time, like on your way home from work or after your kid's ball practice.

The depots are already popular overseas at distributors like Tesco. In the US., chains like Whole Foods and Harris Teeter are starting pilot programs.

Relay Foods is the leading startup in the U.S. According to Time it has expanded from its home in Charlottesville, Va., to Williamsburg, Va., and Baltimore.



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ATTORNEYS AT LAW

TESTIMONIAL

I retained David N. Rechenberg to represent me in my personal injury case and for two other cases. He promptly returned all of my calls, and obtained a favorable settlement for me. He kept me timely informed of the Status of my case, and answered all of my questions.

I would recommend David N. Rechenberg to my family and friends if they had a personal injury case because he is great at what he does. David N. Rechenberg is a good lawyer because he knows his job well. He is honest and tells you what he thinks, not what he thinks you want to hear.

David moved my case through the system in a prompt efficient manner which resulted in me getting my settlement check quickly.

The Staff was always pleasant, courteous and professional. They kept me well informed.

Danny S., Carpentersville, Illinois

401(k)

About three-fourths of employers are working to cut 401(k) expenses. The main reasons: they want workers to be able to keep more money toward their retirement. And they want to provide the best investments at the best prices.

The Department of Labor's fee disclosure requirement has been credited with making people and employers aware of what their fees actually are.

An Aon Hewitt survey shows a big increase in "institutional class" funds. There, they use their purchasing power to invest in funds used by professionals that are not generally available to individuals outside of 401(k)s. The funds can have better returns and lower fees.

Companies are moving to a record-keeping fee instead of a fee based on a percentage of assets. The savings mean people retire with a larger 401(k) balance.

More former employees leave their 401(k)s with their former employer rather than rolling them over into an IRA. Experts at Kiplinger's Personal Finance say they pay lower fees. And the fund choice results are usually better than an IRA would produce.

Though most workers think their companies are doing a good job of managing their money, if you have questions or aren't satisfied with your 401(k), visit your plan administrator for an explanation.

Ron Austin is the director of retirement research for human resources consultant Aon Hewitt. He says plan administrators will have documented answers to your questions about choosing the right funds.

**SPEEDING TICKETS OR OTHER MOVING VIOLATIONS?
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www.IllinoisTrafficTicketDefenseCenter.com

Book Review ... Skill or Luck:

Can you see the difference?

Young people just starting out in life may not be able to see what older people know for sure: It isn't just skill that gets you ahead. It is also opportunity meeting knowledge, awareness and circumstances out of your control. That would be luck.

Take Michael J Mauboussin, for example. He claims he got his first job from a trash can. (No spoilers here; you'll have to read the book.) The trash can, however, provided him with a bit of opportunity coupled with preparation.

That trash can gave him a great start. Today, Mauboussin is an investment strategist who has been on the faculty of the Columbia Graduate School of Business since 1993.

In his book *The Success Equation: Untangling Skill and Luck*, Mauboussin defines the limits of skill and the quality of luck. His book is a favorite of Wall Street experts who daily try to forecast what financial tools will grow.

The book is packed with vignettes illustrating what factor luck has played in great success stories. But he goes one step further, discussing how luck can be understood in terms of sports, investing and business.

You won't find just soft stories, however. Before you know it, the author has slipped in a discussion of statistics and how they influence outcome. You might never want to read a book on statistics, but you might be surprised at the end of this book to discover you have, in fact, learned something about statistics.

You'll like this book if you want to maximize your chances to capitalize on luck in your profession.

The Success Equation: Untangling Skill and Luck in Business, Sports, and Investing, Michael J Mauboussin.

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 Karen L'Heureux. We're treating Karen and her husband to popcorn and the movies! Enjoy the show.



Mission Statement

It the mission of Franks & Rechenberg, P.C. 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.

www.FnRLaw.com

An advertisement for Franks & Rechenberg, P.C. The left side shows a photograph of a car accident scene with a damaged car and a person standing nearby. The right side is a blue box with white and yellow text. It includes the firm's name "Franks & Rechenberg, P.C. Attorneys at Law", the phone number "847 854-7700", the website "www.TheIllinoisPersonalInjuryLawyer.com", and the text "Call for your free personal injury special report 800 968-0569". At the bottom, it lists the address "1301 Pyott Road, Suite 200 Lake in the Hills, Illinois 60156" and a small logo of a scale of justice.

Involved in an automobile accident and the Insurance Adjuster is asking to take your recorded statement and requesting you to sign an authorization? Find out what to do by ordering our free Audio CD and learn the 7 questions you must ask the Claims Adjuster when he calls demanding answers from you! Call (847) 854-7700 to get your free CD today.

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You Can Give Us!*



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**The Answers To These And Many Other
Questions Are Inside The April 2014 Issue!**

