

TidBits for Today



Presidents Day is a holiday celebrated annually on the third Monday in February.

It was originally established in 1885 in recognition of President George Washington and is still officially called "Washington's Birthday" by the federal government.

Traditionally celebrated on February 22, Washington's actual day of birth, the holiday became popularly known as Presidents Day after it was moved as part of 1971's Uniform Monday Holiday Act, an attempt to create more three-day weekends for the nation's workers.

While several states had individual holidays honoring the birthdays of Washington, Abraham Lincoln and others, Presidents Day is now viewed as a day to celebrate all U.S. presidents past and present.

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

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

Franks & Rechenberg, P.C.

When do you start Social Security?

Depends on how long you think you'll live

It's a widely publicized fact that if you wait to retire until age 70, you will get 132 percent of your normal Social Security benefit (each month for the rest of your life).

At age 62, you would get 75 percent of your normal benefit. Each year you wait from 62 on increases the benefit by 8 percent.

At the recommended retirement age of 66, you would get 100 percent of your benefit.

Waiting until age 70 sounds like a wise decision, says Fortune magazine expert Allan Sloan. His analysis, however, shows that there's way more to consider, including life expectancy.

He writes that if you think you'll make it to your mid-80s or longer, you would do better to wait until age 70 to start collecting. That's because, if you wait to collect 132 percent of your benefit at age 70, it will take 12 1/2 years for that extra 32 percent to equal the four years of benefits you would have collected by starting at 66. In other words, if you live to at least 83, you win. If you don't, you lose.

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Written by Attorney **David N. Rechenberg**, or Visit the law offices of **FRANKS & RECHENBERG, P.C.** at www.FnRlaw.com

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

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Men find more pleasant ways to help?

They shop for groceries and cook

Most women, especially working women, will gladly cross it off their Saturday "to do" list. Shopping for groceries takes time.

Meanwhile, men do want to help with weekend tasks, but aren't crazy about housework; so it's a perfect fit.

Because groceries are becoming a guy thing, food makers are repackaging, restyling and renaming products traditionally marketed to women.

Food company executives hope it will mean new opportunities for foods that never sold big with men, such as yogurt.

Food companies are looking to increasing one-serving sizes to 8 ounces, instead of 6 or 4 ounces, and promoting a more manly image. Yogurt and other products will have darker color schemes and promote different qualities of the product. For example, the protein content, an important factor to men, is now prominently displayed on packages. One new yogurt product unabashedly goes right for the male shopper, packaging its yogurt with a bull's head graphic and the slogan, "Find Your Inner Abs."

Men have also taken up cooking in busy families. According to The Wall Street Journal, one survey shows that 31 percent of men 24 to 33 said they cooked all home meals in 2012, up from 21 percent in 2008.

Surveys have found new cooks, among them many men, love three-step boxed dinners. They can brown, simmer and serve a dinner with a fancy name.

In response, General Mills recently went on a nationwide tour to introduce its Helper products to more guys. Company representatives in red trucks went to NASCAR races, fire stations, and other sporting events, offering samples of Crunchy Taco and Ultimate Three Cheese Marinara.



THE END.



FRANKS & RECHENBERG, P.C. WELCOMES MEGAN ZIECH TO THE FIRM

Megan brings to Franks & Rechenberg, P.C., over 17 years of legal experience as a legal secretary and paralegal gained through working for many top law firms specializing in personal injury, medical malpractice, workers' compensation and many other facets of law. Megan completed her Bachelor of Interdisciplinary Studies from the University of Western Kentucky in 2012. In addition to being extremely knowledgeable, and well-rounded in many fields of law, Megan takes great pride in ensuring that each and every client is treated specially according to their needs and that their files are extremely well organized to ensure that their cases proceed smoothly through the Court system.

Megan and her husband, Roger, are highly involved within the Huntley and Lake in the Hills sports communities as they have twin boys who participate in football, wrestling and baseball, and a daughter who participates in ballet and Irish Dance year round.

Megan is a great asset to our legal team. When you call the Office, feel assured that Megan will be ready to quickly assist you with your every legal need to the best of her ability.

Baby names in 2013 reflect parents honor for families

The 2013 Baby Center survey of mothers shows that, for boys' names, 69 percent indicated strength; 60 percent indicated kindness; 50 percent of mothers thought the name indicated intelligence; 49 percent were for masculinity; 43 percent wanted individuality; 42 percent thought the name would show leadership; and 10 percent were for good looks.

The top names for boys, were Jackson, Aiden, Liam, Noah, Mason, Jayden, Ethan, Jacob and Jack.

Mothers of the girls chose family, 69 percent; intelligence, 55 percent; individuality, 52 percent; strength, 47 percent; kindness, 40 percent; leadership 28 percent; and for good looks, 11 percent.

Most mothers indicated more than one quality for the chosen name.

The top 10 girls' names were Sophia, Emma, Olivia, Isabella, Mia, Ava, Lily, Zoe, Emily, and Chloe.

Some couples chose one or more family names, like the first names or last names of a grandfather or uncle.

Others chose the names of favorite authors or famous individuals in American history.

Some chose a translated word from another language, such as Miharu for a daughter, which they say means "guardian."

HIT & RUN CAR CRASHES

Hit-and run crashes, including alcohol-related pedestrian fatalities, are rising

The number of car traffic deaths has fallen, but hit-and-run deaths are up by double digits.

Overall, according to the National Highway Traffic Safety Administration data, traffic deaths are down, dropping 4.5 percent in a three year period ending 2011.

But, chillingly, during the same period hit-and-run deaths were up by nearly 14 percent.

Some parts of the country are especially vulnerable to this trend.

In Los Angeles, there are about 20,000 hit-and-runs each year, according to LA Weekly. Of those, 4,000 result in injuries or death.

In 2009, 48 percent of the city's crashes were hit-and-run compared with 11 percent nationally.

A Harvard School of Public Health study showed that hit-and-run accidents tend to occur on the weekends and at night, two time periods when drivers are likely to be drinking.

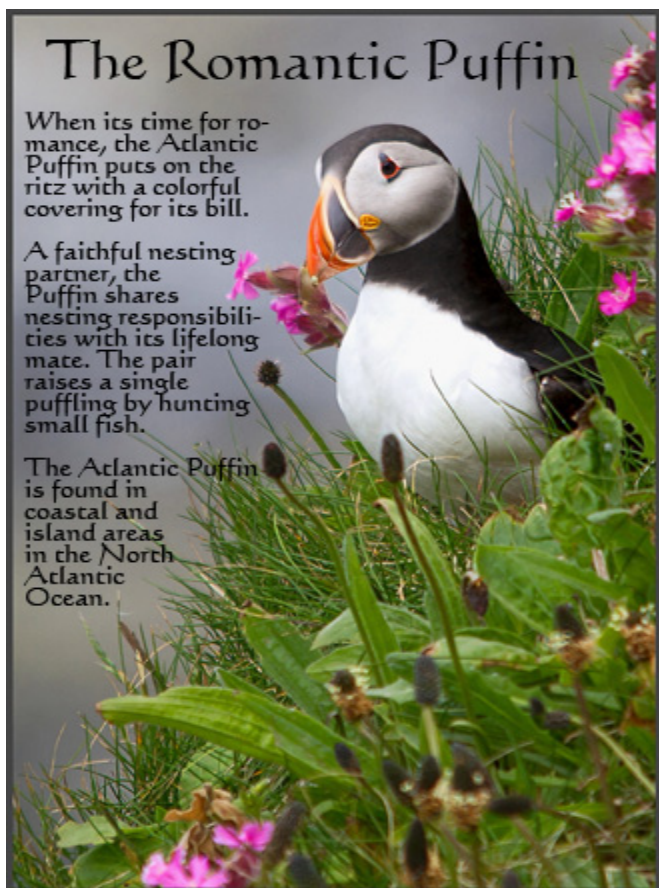
The researchers also found that half of hit-and-run drivers who are identified are likely to have had a previous arrest for driving while intoxicated.

Government has responded to the increase in numbers by trying to stiffen penalties for leaving the scene of an accident. In Florida lawmakers are considering a mandatory jail sentence.

In California, the statute of limitations was lengthened from three years to six years.

One former Missouri police dispatcher founded the website deadlyroads.com after coming upon a gruesome hit-and-run one morning. The site, dedicated to the victims of car murder, notes that sharks kill about 10 people a year worldwide. Hit-and-run drivers kill more than 10 people every three days in the United States.

Pedestrians who have been drinking should be careful to walk where drivers expect to see them, like on the sidewalk and at intersection crossings.



Are you a Car Crash Victim? Adjuster calling? Looking for Answers? Call our office to obtain a free audio CD and learn what to say when the insurance adjuster calls asking for your recorded statement! David N. Rechenberg will help get you all the money you are entitled to from your personal injury case!

Chili con carne chases the inner chill of a cold February day

If you've lived this long without cooking up a big pot of homemade chili con carne, put it on the menu for this weekend. Yes, it's the Spanish way of saying "pepper and meat," but people from coast to coast and several countries have prepared and eaten chili for decades. Maybe even centuries.

It's basically a meat stew. Controversy over the ingredients of a great chili is unending. At world chili cook-offs, chefs, judges and samplers argue over whose chili recipe is the best. Tex-Mex is probably the most well-known bowl of red, but it's a personal taste. Beans or no beans. Tomatoes or no tomatoes. Ground beef or cubed beef chuck roast. Chili powder or a mixture of fresh chilies.

Here's a recipe that requires only beginner cooking skill, that both kids and adults will eat with gusto. Change the degree of hotness by adding more cumin or chilies and the thickness by adding cooking time.

Chili con carne

with or without beans

2 pounds 90 percent lean ground beef

2 medium white onions, diced

4 cloves garlic, finely chopped

1 tablespoon dried ground cumin

1 tablespoon dried oregano

2 tablespoons Ancho chili powder

2 whole chipotles canned in en adobo sauce, stems and seeds removed, finely chopped

2 tablespoons en adobo sauce

Coarse salt and black

pepper to taste

2 cans (14 1/2 oz.) petite diced tomatoes and juice

2 cans (14 1/2 ounce) cans beef broth

1-2 tablespoons molasses, to cut acidity of tomatoes

2 cans (14 1/2 oz.) kidney beans, rinsed and drained

In a large soup pot or cast-iron Dutch oven, over medium heat, sauté the onions until translucent, add the garlic and stir 30 seconds.

Add ground beef and sauté until gray in color. Add cumin, oregano, chili powder, chipotles, salt, pepper, tomatoes, and beef broth. Reduce heat to low and simmer, covered, approximately 3 to 4 hours, stirring often.

Add molasses and beans (if desired), and simmer for another 30 minutes.

Serve in individual bowls. Garnish with chopped green onions, sour cream and shredded cheese or corn chins. Makes 8 to 12 servings.

BOOK REVIEW

A vast number of books are available from influential African-American authors such as Malcolm X, thought by some to be the fire of the civil rights movement; Martin Luther King Jr., the soul of the movement, and early writers such as Frederick Douglass, the conscience.

Thanks to the digital era, many autobiographies from the post-slavery era are also available, free, on digital readers such as Kindle. Here are some other examples:

Up From Slavery, by Booker T Washington, free on Kindle. Often criticized as too optimistic, Washington's autobiography nonetheless is a story of how one man rose from slavery to worldwide fame and influence.

The Souls of Black Folk, 1903, W.E.B Du Bois, still an inspiration in modern civil rights.

Amazing Grace: William Wilberforce and the Heroic Campaign to End Slavery, 2007, Eric Metaxas. An inspiring story of the anti-slavery struggle in England and around the world prior to 1830.

Less well known but fascinating and free:

Behind the Scenes, or Thirty Years as a Slave and Four Years in the White House, Elizabeth Keckley, 1868. In the recent movie Lincoln, Keckley's character is noted with a small speaking part. An exceptional dressmaker, Keckley tells the incredible story of how she began life as a slave and ended as a businesswoman and dressmaker in the White House for Mary Todd Lincoln.

The Life of Olaudah Equiano, by Olaudah Equiano aka Gustavus Vassa, 1789. Focuses on the authors struggles in the Jamaica and other islands. An adventurous and frustrating tale that makes the reader marvel that any person could escape slavery.

How to work on your business and your life at the same time.

Just because author Jack Canfield holds a record for having seven books on the New York Times Best Seller List (at the same time), you might think he's already told us everything he knows about success.

Not true. With co-author Janet Switzer, his latest book, "The Success Principles: How to Get from Where You Are to Where You Want to Be," gives new, straight forward advice on how to have a successful business and a successful life as well.

One busy reviewer of this Amazon five-star book says he's so busy, he often reads selected chapters in a book. He can open this book to any topic from "Ask! Ask! Ask!" to "Transform your inner critic into an inner coach" and in no time he has new revelations. He knew the tips described there could get him powerful results.

Canfield presents 64 success principles that he claims always work and draws on his own experience and that of others to illustrate them.

Sixty-four principles may seem excessive, but each receives a concise, easy-to-digest chapter that challenges readers to risk creating their lives exactly as they want them. Many of the principles are familiar, such as "Take 100% Responsibility for Your Life," but he has a nifty way of summarizing them.

Amazon reviewer Erika Jorgensen says Canfield's definition of success is primarily monetary, but he includes plenty of anecdotes depicting average folks who saved themselves from the brink of bankruptcy after following his principles. And his cheerleader-caliber enthusiasm should benefit anyone looking to improve their lot in life.

The Success Principles: How to Get from Where You Are to Where You Want to Be by Jack Canfield and Janet Switzer, available in 20 formats including hardcover, paperback and Kindle.

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

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

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

(Continued from page 1)

Then there is the basic mortality risk: If you decide to wait until age 70 to start taking your benefits but you die at 69 years and 11 months, or before, you (and your survivors) will get nothing. It's what's known as mortality risk.

Sloan writes that both of his parents died in their 70s. So he and his wife decided to start taking his Social Security retirement benefits at age 67.

He will invest all or part of his benefits into dividend-paying stocks that pay 4 percent to 5 percent interest.

Incidentally, according to Fortune, Social Security doesn't care when you start taking your money. People taking smaller amounts for longer periods cost the system the same as people taking higher payments for shorter periods of time. They've got it figured out.

JetBlue Airlines Update

JetBlue will allow families to pool frequent-flier miles.

The airline recently announced that less-frequent fliers will have an opportunity to get a free trip.

JetBlue says it will allow a pooling of loyalty program points among members of a designated family or small group. It will be the only U.S. airline to offer such an option to all of its members, say loyalty experts quoted in USA Today report.

Family pooling offering is the latest change to JetBlue's True Blue Program, which the airline says will make it simpler for passengers to not only build but share their points.

The program doesn't have blackout dates, when points cannot be redeemed, and loyalty points will no longer expire.

Do You Have An Urgent Legal Question That You Want Answered FREE?

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter. If you have a question regarding anything related to auto accidents, workers compensation cases, construction injuries, dog bite cases, DUI or criminal arrests, please feel free to give us a call at (847) 854-7700

We've written several Special Reports on these topics. To get your FREE copy simply call our office and we'll send you, a family member, or friend one of our informative Special Reports or audio CD's.

Mission Statement

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WATCH WHAT YOU SAY AND WHAT PHOTOS YOU POST

IT REALLY IS NOT ALL GOOD, NO MATTER WHAT PEOPLE SAY, AND IT'S NOT ALL ANONYMOUS. THERE ARE TIPS TO REMEMBER WHEN POSTING ON THE INTERNET.

THE HAPLESS DEPREE JOHNSON, 19, COULD HAVE BENEFITED FROM THOSE TIPS. HE WAS JUST DOING A LITTLE BRAGGING ABOUT HIS GUNS AND MONEY ON INSTAGRAM WHEN HE HEARD A KNOCK ON THE DOOR. WELL, MAYBE NOT THAT QUICK. BUT HE HEARD A KNOCK ON THE DOOR SHORTLY AFTER HE TOOK A PICTURE OF HIMSELF WITH HIS GUNS.

A SHERIFF'S DEPUTY IN PALM BEACH COUNTY TOOK NOTE OF THE PICTURE, THE GUNS, AND THE FACT THAT JOHNSON IS A CONVICTED FELON WHO IS NOT SUPPOSED TO HAVE GUNS. THUS, THE KNOCK ON THE DOOR ENSUED WHEN THE DEPUTY OBTAINED A WARRANT.

THE RESULT WAS A HAPPY DEPUTY AND AN UNHAPPY PRISONER WITH 142 COUNTS OF FELONY CHARGES AGAINST HIM FOR BURGLARIES AND OTHER OFFENSES.

AND IT'S NOT JUST FELONS WHO HAVE TO WORRY.

A WHOLE NEW AREA OF LAWSUITS ARE BLOOMING OUT THERE FOR PEOPLE WHO GIVE REALLY NASTY REVIEWS ABOUT A COMPANY ONLINE. THEY ARE CALLED SLAPP SUITS (STRATEGIC LAWSUITS AGAINST PUBLIC PARTICIPATION) AND THEY AIM TO SILENCE A COMPLAINER, ACCORDING TO DAILYFINANCE.COM.

ONLINE REVIEWS ARE BREAD AND BUTTER TO COMPANIES. A BAD REVIEW CAN RUIN SALES AND, IF THE REVIEW IS FALSE, SOME COMPANIES ARE TAKING THEIR CASE TO THEIR LAWYERS.

IF YOU PLAN TO POST A REVIEW ONLINE:

- * TELL THE ABSOLUTE TRUTH.
- * AIM TO HELP OTHERS, NOT TO DESTROY THE COMPANY.

(WAIT. JUST WAIT A DAY OR SO BEFORE YOU START TYPING.)

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.

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 Raechel Mills. We're treating Raechel and a friend to popcorn, soda and the movies!

Nutrition and fitness

A focus on middle years leads to later rewards

We often wonder, what our health will be like when we grow older. Will our plans for the future have to change?

Whether you're in your 30s, 40s, 50s or beyond, researchers have found that you do have some control over your future.

Their studies, published in the *Annals of Internal Medicine*, November of 2013, show that what you eat and drink in middle age can lead to living well past age 70 with fewer physical and cognitive problems.

Though you've heard diet advice before, knowing that it will make you healthier in years to come makes it more important.

The researchers followed 11,000 middle-age women for 15 years. They found those in the group with the healthiest diet had a 34 percent greater chance of healthy aging, free of chronic diseases and with no major cognitive or physical impairment. Those who focused on the Mediterranean diet had a 46 percent greater likelihood.

That group of eating habits includes eating more fruits, vegetables, whole grains, legumes, polyunsaturated fatty acids, olive oil, and nuts.

It also recommends consuming less red meat, processed meat and sweetened beverages. A moderate alcohol intake is recommended for those who approve of it.

On February 1, wear red: raise your voice!

Go Red on National Wear Red Day, February 1, 2014. Go ahead and wear red! It's fun and it carries an important message.

A new study shows women's heart disease awareness is increasing, with the number of women aware that heart disease is their leading cause of death. Awareness has nearly doubled in the last 15 years, according to the American Heart Association.

Among the study's major findings, researchers found that in 2012, 56 percent of women identified heart disease as women's leading cause of death, compared with 30 percent in 1997. In that year, women were more likely to cite cancer than heart disease as the leading killer of women, but in 2012, only 24 percent cited cancer.

Women 25-34 years old had the lowest awareness rate of any age group at 44 percent. Compared with older women, younger women were more likely to report not discussing heart disease risk with their doctors (6 percent among those 25-34 versus 33 percent for those 65 and older).

Wear Red on February 1. Raise your voice to tell the story of women and heart disease.

Go Red and show your support!



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

