

Frugal Christmas Gift Ideas For That Special Someone

Being frugal around the holidays is difficult, because you don't want to seem cheap, yet you still want to get them something they will adore. That special someone on your list is important too.

More than likely, they already know you are a frugal person, so you want to do something for them that is special and meaningful, but that doesn't cost a lot. Here are a few excellent ideas for the perfect frugal, but meaningful gift.

Photo Album Put together a photo album of your time together, highlighting some of your special times, and including love notes, poems and other mementos that make you think of him or her.

Video Album Put together a video or slide show of your year together. Add a little romantic music or set it to your favorite song together. You can use a program like Power Point which is extremely easy to use and can be burnt right onto a CD. You can also use one of the better free-ware programs like the Picture Viewer from Fresh Devices.

Special Box of Candy Purchase any type of candy he really enjoys. Chocolate works better. Open up each candy bar, or the box of chocolates and wrap each individual chocolate or bar in a special note. You can even use quotes or poems for each piece. Be sure to re wrap using some tin foil to keep the chocolate fresh.

Book of Coupons An oldie but goodie. Using your computer and printer, create some fun and unique coupons that your partner can trade in for services, special evenings, or anything else you can think of. Decorate the coupons and assemble into a booklet. Allow them to redeem their coupons anytime they want.

Thank YOU For Telling Your Family And Friends Know About Us!

The greatest complement you could ever 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 mission is to provide outstanding legal service to everyone who comes to us in need of help. We would like to thank you in advance for all your support and trust you place in our firm. Thank YOU - Franks & Rechenberg, P.C.

10 Ways to Lose Weight After the Holidays

1. **Drink water.** People often mistake thirst for hunger, so next time you feel like noshing, reach for water first. Drinking also helps you feel full. Some experts suggest sipping water (or iced tea) just before you sit down to a meal. Continue drinking as you eat to add volume and weight to your meal.
2. **Set realistic goals.** One or two pounds a week maximum is doable. Top weight-loss programs advocate stopping after the first 10 pounds and maintaining that loss for about six months before trying to lose any more.
3. **Build in splurges.** If you allow yourself to eat whatever you want for 2 meals out of every 21, you won't inflict enough damage to subvert your weight loss. And you'll feel less deprived.
4. **Count to 10.** Studies suggest that the average craving lasts only about 10 minutes. So before caving in to your urge, set your mental timer for a 10-minute time-out. Use the time to tackle an item on your to-do list; choose one that will give you a sense of accomplishment -- and get you out of the kitchen.

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10 Ways to Lose Weight (Continued)

5. **Eat more often.** People who have kept their weight off for more than a few years tend to eat an average of five times a day. Light, frequent meals curb your appetite, boost your energy, improve your mood and even speed your metabolism, since the process of digestion itself burns calories.

6. **Make weekly resolutions.** Don't try to overhaul your diet overnight. If you make too many changes at once, chances are you'll get frustrated and throw in the towel. Instead, make one change, such as eating at least one piece of fruit daily, every week.

7. **Start with 10%.** People who start by focusing on achieving just 10% of their long-range weight-loss goal may have the best chance of ultimate success. Losing those first pounds yields the biggest health gains, too, since belly fat is usually the first to come off and is the most dangerous.

8. **Spike your meals with salsa.** This spicy condiment can stand in for mayo to deliver plenty of flavor without the fat. Mix it with a bit of low-fat yogurt to make tuna salad. Spread it on a veggie burger, or serve it with chicken or fish.

9. **Take one-third off.** When you eat dinner out, reduce the temptation to clean your plate by setting aside one-third of your meal. Ask the server for a doggie bag, and take it home for lunch the next day. Try serving yourself one-third less at home too. This simple tactic could subtract more than 500 calories a day.

10. **Go easy on the alcohol.** Remember that alcohol is a source of calories. A 12-ounce beer has 150 calories; a 3.5-ounce glass of wine, 85. A margarita packs a bigger caloric punch. Even worse offenders are creamy cocktails, such as brandy Alexander's and mudslides -- equivalent to drinking a rich dessert. The bottom line: If you're trying to lose weight, stick with water.

Thank You! Thank You! Thank You!

Special thanks go out to all of our clients and friends who graciously referred their friends and neighbors to our law firm to last month! Our practice is built based on positive comments and referrals from people just like you. We just couldn't do it without you. Please keep the referrals coming!!

The First Kiss... (This Is A Great Joke!)

At the end of their first date, a young man takes his favorite girl home. Emboldened by the night, he decides to try for that important first kiss.

With an air of confidence, he leans with his hand against the wall and, smiling, he says to her, "Darling, how 'bout a goodnight kiss?"

Horrified, she replies, "Are you mad? My parents will see us!"

"Oh come on! Who's gonna see us at this hour?"

"No, please. Can you imagine if we get caught?"

"Oh come on, there's nobody around, they're all sleeping!"

"No way. It's just too risky!"

"Oh please, please, I like you so much!!!"

"No, no, and no. I like you too, but I just can't!"

"Oh yes you can. Please?"

"NO, no. I just can't."

"Pleeeeeeease?..."

Out of the blue, the porch light goes on, and the girl's sister shows up in her pajamas, hair disheveled. In a sleepy voice the sister says: "Dad says to go ahead and give him a kiss. Or I can do it. Or if need be, he'll come down himself and do it. But for crying out loud tell him to take his hand off the intercom button!"

Know a friend who was arrested for DUI? Offer them great advice! Tell them to call David Franks at (847) 854-7700 NOW! www.Illinois-DUI-Counsel.com
Learn the only three (3) legal Standardized Field Sobriety Tests

Eating A Family Meal With Your Kids Can Make You Healthier

Finding time to eat dinner as a family has a host of benefits that go far beyond nutrition. Kids who eat with their family do better in school and are less likely to smoke, drink, do drugs or get into fights than those who are left to their own devices come dinnertime.

But with two-career households and demanding schedules, *who has the time?* You do, if you remember some key rules.

1. Allow a Little Leeway

In addition to all its other benefits, "having dinner together is probably the single most important way to promote good health and nutrition," says David Ludwig, MD, an associate professor of pediatrics at Harvard Medical School and author of *Ending the Food Fight*.

But experts agree that the family meal doesn't have to mean Mom, Dad and all the kids sitting in the dining room at six o'clock five nights a week, eating a made-from-scratch meal.

Surprising new research from the University of Minnesota's School of Public Health shows that even if the meal is served in front of the television, kids eat healthier than those who don't dine with loved ones.

Not that anyone advocates a blaring TV during dinner, but the study suggests it doesn't make much of a difference: When a family dines together, they eat better.

Even if the food comes in a sack, when it's eaten at home, with others, it still counts. (Add salad, milk or healthy sides.) "Eating together, no matter what you eat, slows down the process, extending family time," says Dr. Ludwig.

2. Commit to It

If a family dinner just won't work, try breakfast or weekend brunches. The point is to create a routine and stick to it. If you miss a day, pick up where you left off.

Suicide Warning Signs To Watch For During The Holidays

Warning Signs To Look For:

1. Depression
2. Dramatic Mood Changes
3. Withdrawing from friends, family and society
4. Self destructive behavior, rage and anger
5. Changes in behavior
6. Talking about feeling worthless or helpless
7. School, work, family crisis
8. Giving away prized possessions

What To Do Next:

1. Familiarize yourself with the warning signs
2. Get involved
3. Listen, be direct, have open communication
4. Offer hope and alternatives, ways to get help
5. Take action
6. Take a step, stretch or leap towards suicide prevention with the ideas and tips below.

Help Prevent Suicide—Keep Your Eyes Open

People who are thinking about suicide often give warning signs. Visit www.StopASuicide.com and print out a checklist to understand the warning signs. Share what you've learned with your family, friends and neighbors.

Tell A Friend About "Tid-Bits for Today"

We sincerely love sharing our monthly newsletter with all our clients and friends who tell us how much they enjoy receiving each issue.

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 providing our staff the person's name, and mailing address.

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

ARRESTED FOR A CRIME? Worried about what will happen? Need Answers? Call David Franks at (847) 854-7700.

Caramel Candied Apples.

Dipped in a homemade caramel sauce and rolled in chopped candy bar pieces, these fun-to-eat apples are a special treat for kids of all ages.

12 wooden craft sticks
12 large tart apples, washed, dried and stems removed (very important to wash well or caramel will slide off)
Nonstick cooking spray
About 12 ounces assorted NESTLÉ Candy Bars, such as Butterfinger or Crunch, finely chopped
1 pound box dark brown sugar
1 (14-ounce) can NESTLÉ® CARNATION® Sweetened Condensed Milk
1 cup light corn syrup
1 cup (2 sticks) butter
1 teaspoon vanilla extract

INSERT stick into each apple. Line trays or baking sheets with wax paper; spray paper with nonstick cooking spray. Place chopped candy bars on separate plates or mix together on one plate.

COMBINE sugar, sweetened condensed milk, corn syrup and butter in medium, heavy-duty saucepan over medium-low heat. Heat, stirring frequently, for 10 minutes or until sugar has dissolved. Attach candy thermometer to inside of saucepan. Increase heat to medium; cook, stirring frequently, for about 20 minutes or until mixture reaches 236°F on thermometer. Remove from heat; stir in vanilla extract.

DIP apples all the way into caramel mixture, shaking off excess. Roll bottom half of apples in chopped candy bars, then place on prepared trays. Refrigerate for 1 hour or until set. Store apples in refrigerator in airtight container.

Makes 12. Estimated Times: Preparation - 20 min | Cooking - 30 min | Cooling Time - 1 hrs refrigerating.

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

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter. If you have any questions about anything related to the law, please feel free to call our office at (847) 854-7700 We're always here ready to help our clients!

Inspirational Thoughts For December (Think Positive Daily)!

"Send out love and harmony, put your mind and body in a peaceful place, and then allow the Universe (God) to work in the perfect way that He knows how." – Wayne Dyer

"The last of the human freedoms is to choose one's attitude in any given set of circumstances." – Victor Frankl

*"Do what you do so well that they will want to see it again and bring their friends."
- Walt Disney*

Glove Compartment Essentials

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

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

The Origins of Hanukkah Gelt

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

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

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

First Date Safety Tips for Women

Tip #1:

Wear shoes that you can run in

This may seem a bit dramatic but in the case of blind dates, online dates or dates with people you don't know very well, a woman can never be too cautious. Chances are you are smart enough to follow your instincts and wouldn't date a guy you thought was crazy but sometimes men can be quite charming.

Usually after the first date, a woman can tell how she feels about a guy. You don't have to wear tennis shoes; there are cute sandals that are more than comfortable. Just make sure that if for some reason you need to run, you'll be able to do so without tripping or breaking any bones.

Tip #2:

Always have money to pay for dinner

Yes, the sad truth is that chivalry is dying. I would say that most guys still do pay on the first date but just in case you're out with one who doesn't believe in the more traditional ways of dating, make sure you have enough cash (or credit) to pay for your own dinner, just in case. If the guy pulls out the 'ol "Darn, I forgot my wallet!" line, just let him know that you're more than happy to pay for your own meal but that he will have to wash some dishes to cover his half of the check. This way, you've treated yourself to a nice dinner but won't be forced to pay for a guy who you'll never see again (I hope you're smart enough not to date a cheapskate), and maybe he'll write himself a note next time to bring his wallet.

Tip #3:

Take control of the driving

In the beginning stages of dating, it is important to keep yourself slightly guarded until you're sure you can trust the person/people you are dating. Many people fall into dating with people who are close friends or friends of friends but for those who don't, making sure you keep yourself safe is important. Always meet in a public place on the first date. Always. This means also, never drive to the destination together, take your own car. This keeps you from being in harm's way in a stranger's car and also covers up the identity of your vehicle.

How To Save *Big Time* During the Holidays

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

- 1. Check Company Perks.** Your company may have retail partners that offer special deals to employees, like a percentage discount at various retailers, movie chains, or museums. But check company policy before you go crazy.
- 2. Always Surf the Web First For The Best Deals.** A standout: **NexTag.com**, whose price-history feature charts the highest, median, and lowest prices of products, so you know when you're getting a steal. Its Price Alert feature will e-mail you when the price drops to the level you choose.
- 3. Calculate The Extras.** When you're figuring your gift costs, don't forget to include taxes, gift wrapping, and shipping charges in the amount you've set aside. Less than 21 percent of consumers include those expenses when planning their holiday shopping, according to Visa USA research. Adding \$15, plus state and local tax, to the cost of each item will help you stay within your budget.
- 4. Redeem Your Reward Points.** Credit-card rewards programs also offer gift-worthy loot. Blue from American Express, for example, will let you cash in 5,000 points for a \$50 gift card for Pottery Barn or Bloomingdale's, among others. Most airline frequent-flier programs allow you to convert miles into magazine subscriptions, dining certificates, or electronics. MilePoint.com converts miles from America West, Continental, Midwest, Hawaiian Airlines, and Northwest into points that can be redeemed for magazine subscriptions (which cost from 300 to 6,000 miles).
- 5. Convert Loose Change.** Coin-star offers holiday shoppers a special deal. If you take your pennies, nickels, dimes, and quarters to a Coin-star machine and trade them for gift cards from Amazon.com, Hollywood Video, Pier 1 Imports, or Starbucks, you won't have to pay Coin-star's usual 9 percent commission. Go now and check **coinstar.com** for a nearby location.

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 report on line or call the office for a free copy.

Christmas Tree Picnic: Have a romantic picnic dinner beneath the [Christmas Tree](#).

Turn off all the lights and only have the lights from the tree silhouetting your dinner. You can use Christmas scented candles too.

Have a bottle of your favorite wine and some soft Christmas music playing in the background. The dinner doesn't have to be elaborate, just perhaps a favorite. You can do this after the kids go to bed and you are done setting up for the evening, or even right before. This is a great gift when both people conclude that they would rather not do any gifts this year, however it allows them some special time

FREE...FREE...FREE! We Now Have FREE SPECIAL REPORTS Available To Answer Most Of Your Legal Questions...

We'd love to hear from our good friends and clients who enjoy reading our client newsletter. If you have a question regarding *Car Accidents, Work Injuries, DUI Defense or Criminal Defense* please feel FREE to call us at (847) 854-7700. We have published several Special Reports that you can request at no obligation by calling our office **24 Hours A Day** and leaving a message on our voice mail. We'll send you or a friend our Special Report for FREE!

The Story Behind "Jingle Bells"

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

WARNING: Things Your Bank Hopes You Don't Find Out!

1. Just because you deposited a check today doesn't mean you can start living it up tomorrow. **It takes us three days** on average to post the money to your account. (And why should we hurry? If you bounce a check, we collect around \$30.)
2. Yes, we know the line is long and only one teller window is open, but no, the guy in the cubicle **can't come over to help out**. He may not be allowed to do a teller's job.
3. **Call or visit in person** to resolve a problem. Filling out online forms will usually get you the by-the-book reply, but a rep will often forgive a fee over the phone so we can all just get on with our lives.
4. Unless you're Wolfgang Puck, our loan officers have pretty much decided before you walk in that **you're not getting a loan** for your dream bistro. But they'll let you apply for one anyway. We're not crazy about lending to nonprofits and houses of worship either. We don't want the bad publicity when we go after them.
5. Our tellers routinely press you into **opening new accounts** because their jobs depend on it. Banks hire "mystery" customers who secretly test whether a teller is cross-selling services.
6. **Don't blame us** -- it's not our fault you can't control your spending. "The bank didn't make you swipe your card or write a check that you didn't have money for," says one teller in Akron, Ohio.
7. Postdating a check rarely works. With stacks of deposits to process, we look at account names, not dates. **If the check bounces**, you're liable.
8. Please don't haul in plastic bags of **loose change**. We really don't have the time or manpower to count it. Ask for free wrappers and bring in rolled coins next time.

DIVORCE IN YOUR FUTURE? Need to protect your assets? Help is just a phone call away! Call Franks & Rechenberg, P.C. at (847) 854-7700.

If You Or Someone You Know Has Recently Been In A Car Accident And Would Like To Know The Truth About Accident Cases...Read THIS!

Allstate's (auto insurance giant) own documents show that, "consumers with attorneys filing claims against Allstate receive 2-3 times more in awards!"

Your insurance adjuster might NOT have told you EVERYTHING when he asked you to sign legal documents.

Learn what to do when the insurance adjuster calls requesting a recorded statement and to sign a medical authorization. Visit our web site at .

Christmas Tree Safety

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

*Getting to Know the Lawyers at
Franks & Rechenberg, P.C.*

Hello! I am David Franks. I have been practicing law for the past 19 years. I served as a prosecutor in Cook County for four years, and as a prosecutor in McHenry County also for four years. I am a member of the National College for DUI Defense, National Association of Criminal Defense Lawyers, and the Illinois State Bar Association (ISBA). I am a member of the ISBA Criminal Justice Section Council and the Traffic Laws and Courts Section Council. Last year I retired from the Navy, after 27 years of active and reserve service. In my spare time I spend time with my family, travel, read a good book and try to work out.

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 **Mark Stancliff**.

We're treating Mark and his wife, Patty to the movies!

Small Changes, Big Weight Loss!

This is NOT a diet -- or a rigorous exercise program. (Nobody can stick to those for long.) Instead, it's a simple way to make weight loss a natural part of the life you already live. And guess what? It's FUN!

You don't have to give up the foods you love or join a gym. It's about balancing calories in tiny ways that add up to big benefits. You just adopt some tricks naturally lean people do. Pick the ones you like, stick with them, and you'll slim down and tone up -- for good!

Morning Makeover:

1. When your eyes open, sit up slowly without using your hands. With legs straight out, lean forward until you feel a gentle stretch in your back and hamstrings. Hold; then, using your abs, lower yourself flat. Rest and repeat two more times. Strengthens core. **Burns 10 calories**

*****In the next several issues I'll be providing you with additional tips, for getting you into awesome shape (so you look GREAT all year long!)****

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

DO YOU WANT THE STATE TO DECIDE HOW TO DISTRIBUTE YOUR ASSETS AND WHO SHOULD BE THE GUARDIAN OF YOUR CHILDREN IF YOU DIE? If not, call Franks & Rechenberg, P.C. at (847) 854-7700 to schedule an appointment to discuss preparing a will.

TidBits for Today...!

is a FREE monthly newsletter from your friends at :

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