

Grand-Parenting From Long Distance

The holidays are meant to be spent with family and friends, yet few of us are fortunate enough to have our grandchildren living within driving distance. Use these great ideas to help bring you closer to your grandchildren, even when you are thousands of miles apart.

1. **Send a batch of homemade cookies** from an old family recipe. Enclose a note telling the history of the recipe.
2. **Knit personalized Christmas stockings** for your grandchildren. That way you'll be part of their Christmas celebration every year, even if you're miles away.
3. **Give your grandchildren mementos from their parent's childhood**, a favorite tree ornament, book, or piece of jewelry.
4. **Duplicate home movies and give your grandchildren a copy.** They will enjoy watching their parents when they were their age.
5. **Write a family history** that includes funny stories about their parent, and special memories and traditions your family shared.
6. **Take videos and photos** and ask your child to do the same.
7. **If your grandchildren are in a school program**, ask your child to videotape the event and send you a copy so you can share in the excitement. Videotape yourself reading stories or just talking, and send them to your grandchildren.

Events for December 2006

- December 7:** National Pearl Harbor Remembrance Day
December 16: Hanukah
December 24: Christmas Eve
December 25: Christmas
December 26-Jan 1: Kwanzaa
December 31: New Year's Eve

Tell A Friend About "Tid-Bits 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 (512) 343-2572 and giving 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!

The Three Gifts

According to the Bible, the first Christmas gifts were given to Jesus from the three wise men who brought gold, frankincense, and myrrh. The form of gold was never mentioned in the New Testament.

The other two gifts, frankincense and myrrh, yellow and brown resins, were nearly as valuable as gold at the time. The fragrant saps had medicinal value, myrrh for treating cuts and to stop bleeding. They were also burned as incense or ground into a powder and mixed in holy anointing oil.

All three gifts were said to symbolize Jesus - gold representing the spirit; frankincense, the body; and myrrh, the soul.

The Origin of Christmas Tree Lights

Albert Sadacca was 15 when a terrible fire engulfed a part of New York City in 1917. The cause of the fire; a Christmas tree. In those days, trees were lit by candles placed on their branches.

It so happened that Sadacca's family, who had come from Spain, had a novelty business selling wicker cages that housed imitation birds that lit up. The boy suggested to his parents that they begin making electric lights for Christmas trees. They had lots of bulbs on hand, and it would be much safer than using candles. The boy's family agreed that it was a good idea. He began painting the bulbs red, green, and other colors instead of using plain glass. Business picked up sharply, and Albert Sadacca became the head of a multi-million dollar company.

Great Holiday Gifts That Won't Wreck Your Wallet

You can enjoy a stress-free Christmas by giving gifts that touch the heart and won't cost you an arm and a leg. It's easy to show you really care by giving homemade coupons entitling the recipient to special favors, privileges or even tender moments.

These memorable gifts, which are heartfelt and imaginative, are even better than lavish presents - they are priceless.

"The gift of your personal time, effort, and energy can demonstrate far more true care and concern than an expensive object that merely shows you have money to spend," says New York psychiatrist Dr. Jack Leedy.

Here are some Christmas coupon ideas for the people in your life:

Grandparents and the elderly: Coupons for mowing their lawn, walking their dog, taking out their trash, or driving them to appointments are worth their weight in gold.

They'll also be grateful for coupons promising you will clean their house, or do a difficult chore.

Youngsters: They'd love a pass to stay up past their bedtime or a coupon allowing them to skip their chores for an entire week.

You can use coupons to promise a trip to the zoo or local park or to devote several Saturdays to a special project or hobby.

Teens: Coupons for you to play "chauffeur" for them and their friends will go over big. They will also love coupons that put them in charge by giving them command of the family television for a week, use of the family car, or permission to plan the next family outing.

Thank You! Thank You! Thank You!

Special thanks go out to all of our clients and friends who graciously referred our law firm to their friends and neighbors 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. Ted Esquibel, Sanford and Rhoda Epstein, Tony Nguyen, Jeff Luftig...

WARNING: Men Are Just As Bad As Women At Compulsive Shopping

Men are almost as bad as women when it comes to compulsive shopping. That's the surprising finding of a major new survey that showed that one out of every 20 adult Americans suffers from compulsive spending.

Dr. Lorrin Koran, emeritus professor of psychiatry at Stanford University, who headed the study says, "That's the biggest surprise that men engage in this behavior almost as commonly as women."

Compulsive buyers tended to be younger adults likely to make less than \$50,000.00 a year. This behavior usually begins in a person's teens or early 20's and then increases over time. "Men tend to buy high-tech items, cameras, CD's books, tools and gadgets," said Dr. Koran. "Women tend to buy clothes, jewelry, makeup, items for the home and craft goods."

Whatever their gender, compulsive buyers are not made happier by the addiction. Most wind up in severe debt, filled with remorse, shame, hiding the addiction from family and friends.

However, the good news is that there are effective treatments, including antidepressant medications and psychotherapy, said Dr. Koran. "It's always important to encourage people who have these types of disorders to seek treatment," he said. "There are things we can do to help."

Attention:

**Before You Go To Your Next
Holiday Party Make Sure You
Eat Before You Drink...**

*Consuming alcohol on an empty stomach
seriously affects blood pressure...*

A major new study could change the drinking habits of millions of Americans. Researchers have found that drinking on an empty stomach can dramatically increase your risk for high blood pressure.

“Millions of people in this country may be raising their blood pressure and not even know it,” warned Dr. Daverio Stranges, a preventive medicine expert at the State University of New York at Buffalo.

The eye-opening study which examined the drinking habits of 2,609 men and women between the ages of 35 and 80, show that those who drink on an empty stomach in even light or moderate amounts raise their risk of high blood pressure almost as much as heavy drinkers.

“The increased risk is very significant,” cautioned the expert.” This study shows that when you choose to have a drink can have a major impact on your heart.”

Dr. Stranges doesn't know why drinking outside of meals is linked to a risk of increased blood pressure, but he has a couple of theories.

Alcohol is absorbed differently by the body in the presence of food. In addition, it could be that the people who drink without eating represent a different social group and have a different risk profile than those who drink with food.

8 Simple Ways To Cut Your Pill Bill

The soaring cost of prescription drugs coupled with frequent insurance coverage cuts has strained the health budgets of many American families to the breaking point but there are some simple ways to cut your pill bills, according to a top expert.

Alan Vaida, Executive Director of The Institute for Safe Medication Practices in Pennsylvania says, “Most people can reduce their medication expenses simply and safely, by using care and common sense.” Here are Vaida's suggestions for cutting your families pill bill:

1. When getting a prescription, always ask your doctor for the less expensive generic form of the medication he's prescribing. And if you forget to ask the doctor, be sure to ask the pharmacist for the generic medication.
2. Try “pill splitting.” It is often less expensive to purchase the higher dosage form of a pill and split it than it is to buy double the amount of the lower dose.
3. Don't insist on the latest new drug. New drugs are expensive and frequently offer no added benefit over your current, less expensive medication.

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**Three Tips For Not Going Broke
This Holiday Season!**

It's not hard to overextend yourself financially during the winter holidays. We often end up shopping with our hearts, not our heads, when we buy gifts for loved ones. Here are some tips to keep you from getting in over your head this season:

1. **Set a budget:** And don't budge from it, even if you think your brother could really use that over-your-budget gift you're eyeing up on the shelf.
2. **Give meaningful gifts.** Think long and hard about the person for whom you're buying a gift. It doesn't have to be expensive to be truly special.
3. **Going broke doesn't express your generosity.** Being truly generous means giving of yourself and what you have not what you pretend to be or have.

The Recipe Files For December Christmas Pancakes

For a delicious Christmas brunch, serve these light and fluffy pancakes topped with fruit sauce and maple syrup. Enjoy.

Preparation Time: 20 minutes, **Cooking Time:** 20 minutes, **Serves** 10 Pancakes

- ✓ 1 1/2 cups all purpose flour
- ✓ 1/2 cup whole wheat flour
- ✓ 1 1/2 tsps. baking powder
- ✓ 1/2 tsp. each baking soda and salt
- ✓ 1 3/4 cups buttermilk
- ✓ 1 egg
- ✓ 2 tbsps. reduced-fat butter or margarine, melted
- ✓ 1 tbsp. honey
- ✓ 1/2 tsp. vanilla
- ✓ 1/2 cup mashed, ripe banana

Combine both flours, baking powder, baking soda and salt in large bowl. Set aside. In medium bowl, whisk together buttermilk, butter, egg, honey and vanilla. Add wet ingredients to dry ingredients; stir just until dry ingredients are moistened. Fold in mashed banana. Spray a large, wide skillet or electric grille with non-stick spray. Heat over medium-high heat. For each pancake, spoon about 1/2 cup batter onto skillet. Spread batter out to make 4-inch circles. Cook until undersides are lightly browned. Flip and cook other sides until lightly browned, 2 to 3 more minutes. Serve immediately with strawberry sauce that you cook and stir over medium heat until liquid has thickened and strawberries have softened, about 6 to 7 minutes. Let cool slightly before serving. Sauce may be refrigerated for up to 1 week.

Nutrition per serving: **Calories:** 176, **Fat** 2.6 grams, **Sodium:** 316 mg.

From the book, CRAZY PLATES by Janet & Greta Podleski

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 question about anything related to the law, please feel free to call our office at (512) 343-2572. We're always here ready to help our clients!

Inspirational Thoughts By Norman Vincent Peale For December *positive Thinking Every Day...*

- ◆ *Start and end every day, and in between times too, by thanking God for everything.*
- ◆ *At least 10 times every day affirm, "I expect the best and with God's help I will attain the best."*
- ◆ *Formulate a goal; not a fuzzy, vague goal, but one that is sharp, clearly defined, and specific. Pray about it. Hold the image until it sinks into your unconscious. Then give it all you've got of thought, effort, imagination, and innovation.*

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."

Here Are Some Great Ideas For Not So Ordinary Gifts This Holiday Season...

Why give an ordinary gift this holiday season when you can delight a loved one with something wacky, tacky, and wonderful? Take your choice from the list below and add a little humor to the holidays.

The Rude Awakening Alarm Clock: AM/FM radio alarm clock will wake him/her to 60 seconds of insulting verbal abuse that will rouse even the heaviest sleepers. Spencers Gifts, \$19.95.

The Talking Spatula: Puts a giggle into cooking. Spatula says: "Mmmmmm, smells real juicy. Now we're cooking!", "Well, hello, Honey! How about toasting your buns?" and "It's getting hot on here. Flip me, flip me." Order on line at www.WonderfullyWacky.com . \$16.95 plus S&H.

The Congratulator: This gift delivers a pat on the back whenever your recipient wants one. Simply place it on the body, tug a string attached to the hand part and it gives a pat on the back. Comes boxed. **1(800) 303-6333** or www.PatBack.com. Plastic model \$19.95, wood model \$29.95, plus S&H.

The Hug: Give someone a special squeeze for Christmas with The Hug, a plush, cuddly pair of arms that enfolds the recipient. **1(800) 788-1957**. or www.WonderfullyWacky.com, \$19.95 plus S&H.

Think Tank: Bonus brainpower for a holiday gift! This glowing lifelike brain in its self-contained unit stands 47 inches high and bubbles away to give recipient a mental boost. Comes assembled, just add water. **1(800) 788-1957**. or go online to www.WonderfullyWacky.com, \$225 plus S&H.

"Be Careful With Those Come-On 'Save-While-You-Shop' Websites"

Clients and friends BEWARE!!! Those come-on websites that say you can save as you shop aren't what they're cracked up to be. You might get a few pennies back, but could find yourself buried under a mountain of credit card bills.

Todd Mark of Consumer Credit Counseling says, "Don't think you're going to be saving thousands of dollars by signing up, you aren't. You could end up in a heap of debt if you're not careful."

"It's ridiculous to think you can pay for your kid's college education by going out and shopping. But that's what some of these websites would like you to believe.

One popular site, bondrewards.com, lets you shop on-line at Target, Barnes & Noble and PETsMART and then recoup a small percentage of the purchase price towards a U.S. savings bond.

Another, babymint.com, lists about 200 retailers that rebate money into a 529 college education savings plan. Edespress.com lets you save for any education expense, but it costs about \$25 a year.

You Snooze You Lose Weight!

If you want to lose weight, get more sleep. That's the surprising conclusion of a new study which shows that getting too little sleep increases your risk of being overweight.

Dr. Neal Kohatsu and his colleagues found a direct relationship between body mass index (BMI) and less sleep. The average BMI ranged from 30.24 among individuals sleeping less than six hours per night, to 28.25 for those who slept more than nine hours at a time.

Dr. Kohatsu, from the California Department of Health Services, believes less sleep may affect levels of two weight-control hormones that determine whether people feel hunger.

He speculates that "modest but sustained changes in sleep duration could have a clinically significant effect on weight."

Colas Boost Osteoporosis Risk

Women worried about osteoporosis should cut down on carbonated colas, according to new findings from the Framingham Osteoporosis Study.

Regarding drinking cola-flavored soft drinks was associated with lower bone mineral density in older women. The findings did not extend to men.

Dr. Katherine Tucker, a researcher at Tufts University, suggests that women at risk for osteoporosis avoid colas.

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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, Wills, Trusts, Probate, or Buying and Selling Real Estate* please feel FREE to call us at (512) 343-2572. 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 racy 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.

"Watch a Great Movie This Weekend...Bill Harris tells you what's HOT & what's NOT!"

Hollywood movie reviewer Bill Harris of cable's E! Entertainment Television has spent years on ShowTime, "Entertainment Tonight" and "At The Movies."

STRANGER THAN FICTION (PG-13)

Will Ferrell keeps his pants on in a comedy? Well, maybe. In a real offbeat change for the frantic funnyman, he plays a nearby employee of the Internal Revenue Service who can hear an unseen woman narrating the events of his life. It turns out **Emma Thompson** is an English author who's actually writing his life as he lives it...and unless he gets involved and takes control of things, she's about to kill him off. When you see the film, it's no wonder Will said, "Every two weeks I got to work with another amazing actor" – like co-stars **Emma, Dustin Hoffman** and **Maggie Gyllenhall**. Will laughed: "I felt like I was on a traveling all-star team."

A GOOD YEAR (PG-13)

"If he directs me to jump off a cliff, he knows I'll jump off a cliff." That's **Russell Crowe** talking about his "Gladiator" director, **Ridley Scott** who cast Crowe in a romantic comedy as a banker who learns his uncle (Albert Finney) has died in France. When he visits the chateau, he finds a beautiful girl (**Abby Cornish**) who may be a relative or a fraud...bottles of a mysterious wine and more mystery. Watch for **Freddie Highmore** of "Finding Never Land" as the young Crowe.

WHARSH TIMES (R)

Christian Bale follows up his #1 hit ("The Prestige") as a discharged Army Ranger, hoping to marry girlfriend **Tammy Trull**, while best pal **Freddy Rodriguez** and **Eva Longoria** are an item. But the two pals slip back into old habits of drugs, violence and petty crime. And big trouble is dead ahead.

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!"

"NOT represented \$3,464 - represented \$7,450.00!" Your insurance adjuster might NOT have told you EVERYTHING when you signed legal documents. *Don't let this happen to you!* Just call our office at (512) 343-2572 to set up your FREE auto accident audit consultation!

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:
Fresh trees are green.
Fresh needles are hard to pull from branches.
When bent between your fingers, fresh needles do not break.
The trunk butt of a fresh tree is sticky with resin.
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.

A Word Of Thanks...And A Great BIG Welcome To Our Family!

I would like to welcome the following new clients to our firm and "Thank You" for being our client. If you would like to receive a FREE Auto Accident Handbook just call our office at (512) 343-2572. When you call for your booklet, make sure to get one for each car in your family. It's a great idea to have one in every car.

**Selling Your House?
You May Qualify for Free Legal Assistance!**

Free legal assistance offered if you are selling real estate in Travis and Williamson County. While certain restrictions do apply, you can come in and discuss our services free of charge. As a thank you just for coming in, we will give you a copy of "The Insider's Guide to Selling Your Home Without a Realtor" written by Andrew and Talia Traub (this offer is available to you whether you use a realtor or not).

So call our office at (512) 343-2572 to set up your free audit consultation.

8 Simple Ways To Cut Your Pill Bill

(Continued)

4. Ask the doctor to write your prescription in the lowest dose necessary to treat your ailment. Many doctors prescribe high doses without considering the cost or checking to see if it's covered by insurance.
5. When starting a new drug, ask the doctor for some "starter samples," to make sure it works before buying a month's supply.
6. If a medication isn't working for you, ask your doctor to change the dose before switching to a more expensive alternative medication.
7. At least once a year bring a list of all medications you're taking to your doctor and ask if any of them can be eliminated.
8. When being released from the hospital always ask if any of your medications have been changed or eliminated. Often people fail to do this and continue spending money on drugs they no longer need.

"Very Responsive and Accomodating" – Todd Simmons, Austin, TX.

TidBits for Today...!

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4. How To Lose Weight While You Sleep!!!

“The Answers To These And Many Other Questions Are Inside The December 2006 Issue!”