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December 2020

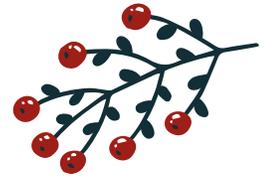
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Finding the Good

In This Strange Year



It may be obvious to say, but there have been plenty of negative events in 2020. I could write a whole book on what went **wrong** if I wanted to! As we prepare for 2021, I have decided that focusing on the negative is pointless. Instead, I'm choosing to focus on the good — and I'm happy to report that there **actually was** a lot of good in 2020.

Before I begin, I want to say that I wish this pandemic had never happened. I wish we could have organically had the positives that came from this year without all the turmoil that came with them.

Regardless, I believe in the power of looking at the positives. At the time of writing this cover, we are very nearly settled into our new office, a space we wouldn't have if not for this very pandemic. I had been looking at this local building and loved the space, and I knew it would be a great office for our team. As luck would have it, another business moved out, and it was available.

However, it was originally going to be free in March — nine months out from the end of my lease at our previous building. I couldn't swing two rent payments for that long, but I also knew that we were living in a very unique time. I asked the property company if they could hold the space for me until closer to the end of my current lease. Likely because of the pandemic, they agreed! As of this fall, we moved into our new space, and it's become the perfect home for our growing firm.

Another result of our growth is that I now have two full-time employees working for me. I hemmed and hawed about whether I could actually take on full-time employees, guarantee their payment, and have enough

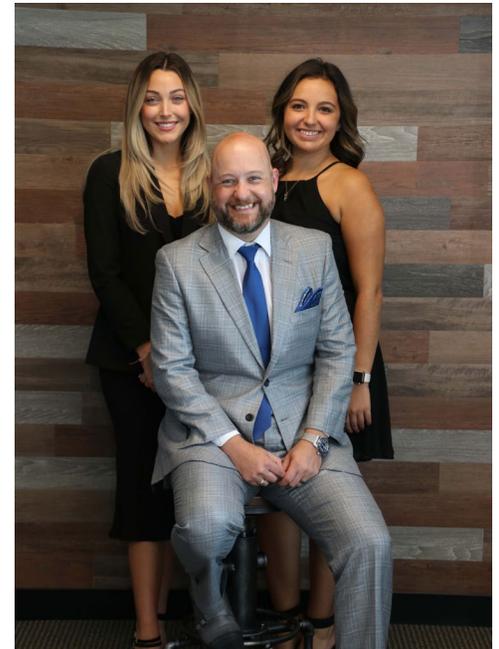
work for them. But two of my employees who showed interest proved to me this year that they would be a true asset to our team and clients on a full-time basis.

Nicole was working part-time for me and another company at the beginning of 2020. She is our Chief Marketing Officer, and I thought I could never afford her full-time. She's **that** good at her job. But because of the pandemic, the other company she worked for closed, and she found herself more available. I decided to look at this as an opportunity to have her and her expertise on a full-time basis. How could I let that pass? It's been tremendous to have her on our team.

Our second full-time worker is Ashley. She began working at the firm in February, and she wanted full-time hours. She proved just how dedicated she was during this pandemic, and it motivated me to promote her to our law firm manager position. She came into the office every single day. I would tell her she didn't have to; she could work from home if she needed to. But like myself, she wanted to be at the office, and as a result, she did phenomenal work for our firm. Today, she is the Law Firm Manager and she handles the business side of things so I can focus on my legal work. It's been an incredible help to have her here.

I'm proud of my entire team for the way they stepped up during this pandemic, including my first ever employee who has worked with me for six years, Jennifer Tassone.

Finally, perhaps one of the best parts of this pandemic is that it allowed my family and me to spend more time together. Typically, Jill and I divide and conquer the kids' schedules. She carts Gabby to dance, while I usually bus Mikey to his baseball games



and practices. A weekday where we enjoy a meal together is an anomaly, but that's just what happened this year.

We were so upset to see everything get canceled this spring and summer, but if there is one thing I miss most about the lockdown, it's the time I spent with my family. We ate dinner together, and I even had a chance to spend more one-on-one time with Gabby, something I don't get to do enough. (She's learning to drive, and I've been teaching her!) I'll always cherish those moments.

Like many of you, I'm ready to leave 2020 in the past, but I'm grateful to have had so many silver linings in a year riddled with pain and anger. I hope you can say the same.

Happy holidays!

—Mike Monteforte



3 GIFT-GIVING TIPS

That Won't Kill Your Savings



Ah, the holidays. It's a time of sweet treats, family, and giving back — and sometimes giving a little too much. When it comes to the perfect holiday gift, many people spend too much money. The average American spends nearly \$1,000 on gifts during the December holidays alone!



It's possible to cut back and make it to January without major debt. Here's how.

Check your list — twice!

The list is going to be your secret weapon to tackling the holidays with your savings still intact. Start by writing down the name of every person you'd like to get a gift for. Now, with the exception of your immediate family members, narrow the names down to your top five — top 10 if you're really popular. Now, place the names of the people who didn't make the cut into a second list. If you still feel the need to do *something* for them, send homemade cookies or a handwritten note instead of purchasing something. This limits how much you actually have to spend!

Think beyond store-bought or expensive items.

Sure, everyone wants this holiday season's "it" item, but sometimes the best gifts don't even come wrapped under the tree. Instead, look to your own talents as a clue to what you should give. If you're a great crafter, create something unique for the people on your list. If you can offer the gift of time, provide a free night of babysitting for your friends with kids or an experience at the local theater. These gifts have a bonus factor: Recipients love the gift when they open it, and they love it when they get to use it!

Set a budget — and stick to it.

Setting a holiday budget ensures you only spend what you can afford. It also narrows down your search. If you choose to buy your neighbor something, but they aren't your top priority, set their budget at a lower level, like \$25–\$50. If you have a sibling who has had a rough year and you'd like to make their holidays a little brighter, bump their budget up. This narrows the focus of what you're looking for so you don't stumble into something you can't afford.

Ultimately, it's the spirit of giving during the holidays that makes them so rewarding. With a little ingenuity, you can be generous and avoid the stress of excess debt come January.

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spellings of common names. Additionally, the name must match the biological sex of the child: girls with feminine names and boys with masculine names. And another thing, traditional last names cannot be used as a first name.

Many other countries have similar laws, including Germany. While the German laws are not as strict as Denmark's, they state that the name must match the sex and that any name must not bring harm to the child. That is to say, if the child is likely to be bullied because of the name, it may be rejected.

No Running Out of Gas on the Autobahn

Speaking of Germany, home of the Autobahn, it's illegal to run out of gas while driving on the superhighway. In fact, driving on the Autobahn comes with many restrictions. That's the trade-off for accessing an efficient road system where some stretches lack a speed limit.



The "no gas" law is designed to minimize hazards and accidents on the road. It's also illegal to stop on the side of the Autobahn, unless you're experiencing an emergency or car trouble, such as an unforeseen issue with the engine. Running out of gas is considered a "foreseen" issue, thanks to fuel indicators.

Should you run out of gas and require assistance, you must not leave your vehicle, because it's also illegal to walk on the Autobahn. If you do need to pull over, you must do so in designated areas or leave the highway altogether.

TAKE A BREAK



BE A BETTER LISTENER FOR SOMEONE

Who Needs to 'Get It All Out'



It's not always easy to share feelings of frustration, anger, sadness, or other strong emotions — but it's healthy to share them. Sometimes, we need to vent and get it all out. Venting gives us an opportunity to release these emotions, which often leads to mental clarity.

However, when someone comes to you to vent and share their heavy emotional burden, listening can be just as challenging as sharing. You want to be supportive, but you don't want to interfere. Strong feelings and tough situations may be involved. What can you do to be the listener they really need?

It starts with your body language. Open yourself to their emotional needs. Gregorio Billikopf, an interpersonal relationship expert at the University of California, Berkeley says if you begin the conversation standing, invite the person to have a seat with you.

Another thing you can do as a listener is position yourself below their eye line. This puts the person venting in a more active "storyteller" position and you in a better "listener" position. While in this position, maintain eye contact. It's okay to look down or away occasionally, but try to keep steady eye contact.

Billikopf also notes that, as a listener, it's important to avoid interjecting. Don't offer input, suggestions, or guidance to the person venting until after the person has had the chance to get it all out. "During this venting process, there is still too much pressure for a person to consider other perspectives," Billikopf says.

While you don't want to interject, you do want to be an active listener. This means you don't want to be completely silent. This is where "reflective listening" comes in. Occasionally repeat what the speaker says — but don't use their exact phrasing. Reword slightly in a sympathetic manner. Don't spin their words or mistakenly interject an opinion, as it may not be the opinion they're interested in hearing. Alternatively, listening cues like "mm" or "hm" and nods are always welcome.

One last thing to keep in mind: You do not need to offer a solution to the person's problem or concerns. They may just be venting to get their negative emotions out, not looking for answers or explanations. If they are looking for answers or guidance, wait for them to ask. In the meantime, lend your ear and let them know you're there for them going forward.

NOT YOUR GRANDMA'S FRUITCAKE

Inspired by SimplyRecipes.com

Ingredients

- 1 tsp baking soda
- 1 cup sour cream
- 3 1/2 cups mixed dried fruit of your choice, chopped
- 1 cup nuts of your choice, chopped
- 2 cups all-purpose flour, divided
- 1 stick butter
- 1 cup sugar
- 1 egg, room temperature
- Zest of 1 orange
- 1 tsp salt



Directions

1. Preheat oven to 325 F. Line a 9x5-inch loaf pan with greased baking paper. Ensure the piece running the length of the pan stands 1 inch above each side to form "handles."
2. In a small bowl, mix baking soda and sour cream.
3. In a second bowl, combine fruit, nuts, and 1/4 cup flour.
4. In a third bowl, beat butter and sugar until fluffy. Add egg, zest, and sour cream mixture. Then, add remaining flour and salt. Mix, then add fruit mixture.
5. Pour batter into lined pan. Fill up a separate loaf pan halfway with water. Bake both pans in oven for 1 1/2–2 hours or until a skewer leaves the cake clean.
6. Use "handles" to remove cake from pan and cool completely on a rack before serving.



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CURIOUS LAWS IN PRACTICE Around the World

Nearly every community around the world has strange laws: Some were established decades or centuries ago to address specific issues that came up once or twice; some were created with good intentions but have since become outdated; and there are some recently created ones that still serve practical purposes. Here are three such examples.

No Chewing Gum in Singapore

Singapore has numerous laws aimed at keeping the city-state free of clutter, one of which is aimed squarely at chewing gum. As the government made infrastructure improvements in the 1980s and '90s, they wanted to curb vandalism and littering so they could keep this new area clean.

The result was a crackdown on gum. They take it so seriously that they monitor gum products that pass through the city-state. If it's en route to a neighboring country, it must be locked up until it's through. In the past, anyone caught selling, possessing, or chewing gum could be fined up to \$100,000.

In recent years, the law has eased somewhat, thanks in part to gum lobbyists funded by the Wrigley

Company. You can get certain types of gum with a prescription, but if you are caught with more than two packs or are found littering, you may be handed a very steep fine.

No Unusual Names in Denmark

When you have a child in Denmark, don't get too creative with their name. The government maintains a list of around 7,000 approved names, and around 200 names are rejected every year. However, if you choose a name that isn't on the list, you might not receive an automatic denial. You can get special approval through your local church, then submit the name for approval from government officials.

The law looks down on naming children after inanimate objects or alternative

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