



## LEGAL NEWS YOU CAN USE

### WHAT TO DO IF YOU ARE IN A CAR ACCIDENT



It is never expected and certainly, never welcome. But there you are, driving along on your merry way when it happens- before you know it, your car and another collide. Hopefully, it is nothing very serious. No time to think as you react to the situation. Not knowing what to expect from the other driver makes it all the more nerve-racking. Let me give you a few tips - should you find yourself in this situation:

- \* Most importantly, if you or your passengers are hurt, seek medical attention immediately.
- \* Stay calm as you approach the other driver.
- \* Exchange information, or, if the other driver is not willing to cooperate, take note of the license plate.
- \* Get an accident report (police should be called to the scene)
- \* Do NOT admit any wrongdoing. Sometimes, especially if you think it might be your fault, the less you say, the better.
- \* Take pictures. You know what they say, a picture can speak a thousand words.
- \* Afterwards, call your insurance carrier as soon as possible.
- \* Do not sign any document unless you fully understand it and agree with it. If you have any doubt, call a lawyer.

## Seasonal Tip

What is the Best Way to Dispose of Leaves?

Before we know it, leaves will be on the ground again. Most people bag them up but did you know that the leaves can be good for your lawn? Consider leaving a layer of leaves on the ground and chopping them up with a lawn mower to create a layer of (free!) mulch. The tiny bits of leaves will break down and give the lawn nutrients. This works best when the leaves are dry and crunchy.

Another option, of course, is to bag them up if you live in a municipality that does not offer street leaf sweeping or blue bins for leaf disposal. Be sure to find out how and when your city or town accepts bagged leaves. Many places will require that leaves be placed in a biodegradable bag.

### Cool Website I Stumbled Across Recently.....



Looking for a gift for someone who likes to cook? How about an apron? I have yet to order from them but intend to in the near future (shhhh... don't tell my mom). The site is called [flirtyaprons.com](http://flirtyaprons.com). They have a really nice selection, almost too pretty to splatter food on... I believe they also sell bibs and oven mitts.

“GRAVITATION IS NOT RESPONSIBLE FOR PEOPLE FALLING IN LOVE”

- ALBERT EINSTEIN

### IMPORTANT DAYS THIS MONTH

3- Labor Day

17- Constitution Day

9- Grandparent's Day

22- First Day of Autumn

11- Patriot Day

28- Native American Day

### Featured Birthday Celebrity: Barry Gibb

Born September 1, 1946.

Former Member of the Bee Gees with brothers Robin & Maurice Gibb

Holds the record for consecutive billboard Hot 100 Number One's, with six!

I think the Bee Gees are Great. "How Deep is Your Love" is my favorite!



*Potato and Leek Soup*  
*Hot or cold, this soup is a favorite in my house! Any kind of potato will work, but I prefer Yukon Golds for their buttery flavor.*

2 pounds potatoes, peeled & diced  
 2 sliced leeks, white & green parts  
 6 cups of chicken stock  
 Pinch of Ground Nutmeg  
 Pinch cayenne Pepper  
 Salt & Freshly ground pepper  
 1 cup Whipping (35%) cream  
 Butter mixed with chives & lemon

In a large pot, simmer the potatoes, leeks and stock to a simmer over medium heat. Simmer on low for about 20 minutes. Using an immersion blender, puree until smooth. Return to the pot adding the seasonings. Stir in the cream. Adjust salt and pepper to taste, if needed. Ladle into heated bowls and garnish with the butter. Enjoy!

### Recycle Your Mac!



PUT DOWN YOUR FORK BEFORE YOU STOP, DROP, AND ROLL!  
Did you know.....  
ILLINOIS LAW PROHIBITS EATING INSIDE A PLACE THAT IS ON FIRE!

A smile is a language that even a baby understands ”

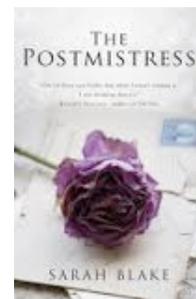
~Unknown

### WHAT I'VE BEEN READING

I love mysteries. Look in my purse and you're likely to find one. I just finished reading "Don't Say A Word". This book, which was recommended by my friend Nancy, is about a woman who is intrigued by a picture of a young orphan in Russia who looks just like her. She

sets out to find the photographer which puts her on the course of intrigue, romance and adventure. I thoroughly enjoyed it!

Once a month, my mom & I gather with our "Spanish ladies" to discuss a book; this month we are reading "The Postmistress" by Sarah Blake. Thumbs up so far!



### Halloween Costume Photo Contest



Can you believe that it is almost time to start thinking about Halloween? I will be holding a contest for the most original, creative, cute, terrific Halloween costume. So send in snapshot of you or your child (grandchild, neighbor's kid, relative, etc- no pets please- this contest is for people only ) in this year's costume! One winner will be picked by my staff and will receive a \$15.00 gift certificate to the movies and the picture will be featured in the following newsletter.

Send your picture to me by no later than November 15th. Good luck!

This newsletter is brought to you courtesy of..



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## FREQUENTLY ASKED QUESTION

### What are Property Surveys All About?

As someone who had never bought a home before, I didn't know what a property survey was until I represented someone for the first time in the sale of her home, some 10 years or so ago. What the heck are they, why do I need one, and what do they tell us? I am asked this question often, when I represent a seller.

A property survey is a technical drawing. The easiest way to recognize one is by the ENORMOUS piece of paper that it comes on, usually folded six times and about the size of a toddler's floor puzzle (its huge, okay?). The survey is prepared by a professional property survey company, usually of a particular piece of real estate. Let's say it is being done for a single family home. The survey will show where the house is in relation to the street and will also indicate the property lines or boundaries. This is important so that you know exactly where your land begins and where

it ends. If you wish to put up a swing set, a fence, plant trees or shrubs, or build a shed, you need to know where the boundary lines are to avoid accidentally putting anything on your neighbor's property (which they can make you move, even if its expensive).

The survey will also show any 'easements' on your property. This is an area that someone else (usually a utility company) has the right to use. For example, if power lines run under your lawn, the electric company will have the right to maintain them and may need to access your property. Not only will this avoid you coming after the ComEd guy with a shotgun, but it will tell you that you should not place anything permanently on that spot.

Many buy-sell real estate deals in Illinois require seller to provide a survey to the buyer that is less than six months old. They usually cost around \$450 and will be ordered by your attorney when its time to sell.

I would like to extend a sincere Thank You to those of you who have asked me to represent you in your legal needs and who have recommended my services to others. I hope that you have enjoyed this newsletter.

### NO MORE, THANKS

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