



Welcome to this month's newsletter. This newsletter is intended to be a source of information, entertainment, inspiration and fun. If you have friends, family or neighbors who would like to receive my newsletter, simply have them send an email to [carol@cadizlaw.com](mailto:carol@cadizlaw.com) with their mailing address.

## Carol Cadiz, Attorney at Law, A Professional Corporation

2013- JANUARY

Issue No. 4

### **WELCOME 2013**

Here we are well into the new year. I hope that it has been a good one so far for everyone!

What will 2013 bring? A look at what you might expect...

**AT THE MOVIES** I'm hoping to make it to a few more movies this year! Out this month is a remake of the Texas Chainsaw Massacre, starring Scott Eastwood (son of Clint). I never saw the original & will probably pass on this one. Also out in January is an "R" rated version of Hansel & Gretel (really??). "Movie 43" has a first rate cast but is not expected to do well. It has been delayed from release for 2 years! I want to take my kids to see the 3d Monsters Inc.

**TECHNOLOGY** I am sure that we can count on Apple to come out with something. How much more can they do to the iphone though? I have lost track of which version they are on, or which one I own. I must have an old model, it doesn't answer if I ask a question out loud. Amazon is expected to be coming out with a phone, which I believe is a first for Amazon. While I am big fan of Amazon, I'm not sure I'd switch to their phone.

**MORTGAGES** Economists expect mortgage rates to continue to decline. Great news for homebuyers or people who are looking to refinance (remember though, if your mortgage is higher than the value of your home you may have a hard time refinancing)! The current rate for a 30 year mortgage is approximately 3.5- 4%. Not bad!

**FOOD PRICES** You are probably going to need that lower interest mortgage to make up for food. Much of the United States saw a drought last summer which ruined a good many crops. I would expect to see much higher prices in corn which translates to any corn based product- just about everything. Your best bet to save money on food continues to be, and I believe always will be- to cook at home. Not to mention, it is so much better for your health! I like the Food Network's website where you can still find pretty simple meals for the busy person that taste fantastic!

**ILLINOIS USE TAX (BOO!! BOO!!!)** Illinois now will tax out of state purchases for internet and mail order goods where the seller is not collecting sales tax for our state. 6.25% will be assessed and if your "Use Tax" exceeds \$600, then you must file an ST-44 form with your IL income tax return. If you have not made any of these purchases, be sure to let your tax preparer know so that a Zero will be put on your state income tax return. This actually is in effect for the 2012 tax year for which you will be filing your returns this year.

**FASHION** According to several different sources, here's what to watch for in 2013: For Women, what's in: Bold stripes, sunglasses that make a statement, black & white clothes, Bermudas, leather, flat or low heels, and beads. For the Guys: Its going to be all about boots in place of shoes, plaids, 2 button dress jackets and lighter colored blues.

# Defending the Ending:

A Straightforward Guide for Illinois Residents Considering or Confronting Divorce



Family Law Attorney  
Carol O'Connor-Cadiz

COMING SOON!

## My Book

Reveals:

*An Overview of the Typical (& not-so-typical) Phases of Divorce*

*The 10 Things that Illinois Courts Consider in Custody Cases*

*How to Avoid 8 Common Divorce Disasters*

*The 13 Things that Illinois Courts Consider in Deciding Spousal Support*

*What You Need to Know about "The House," "The Kids," "Child Support," and More*

*How to Select the Right Attorney for YOU*

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## Delicious Winter Recipe- White Chili

This one was recommended by my friend Kelly. A perfect twist to traditional Chili and perfect for a cold winter day. I loved how easy was to make. I served it with crusty french bread & made it twice in one week. Fantastic!

**What you Need:** 2 cans of white beans (Great Northern or Cannelli), 4-6 cups of broth (I used chicken broth, you can also use vegetable), garlic cloves (to your taste, I used 3 cloves), TBS of Olive oil, salt & pepper, 2 onions, 8 oz can of green chilies, 1.5 tsp cumin, cubed & cooked chicken (3 cups), dash of oregano, 1 cup of sour cream and 1/2 cup of heavy whipping cream.

**What to Do:** Cook the onions & brown the chicken in olive oil for a few minutes. Add the beans , broth, garlic and bring to a boil. Reduce heat and simmer. Add the green chiles & seasonings. Simmer it for at least 45 minutes. At the very end, stir in the whipping cream and the sour cream. You can top it with just about anything. I like it with shredded cheese & cilantro or scallions. To spice it up a bit, add your favorite hot pepper.

all photos courtesy of freedigitalphotos.net



### UPCOMING U.S. HOLIDAYS: FEBRUARY:

2- GROUNDHOG'S DAY 12- LINCOLN'S BIRTHDAY

14- VALENTINE'S DAY 18- PRESIDENT'S DAY



## 153 NEW LAWS IN ILLINOIS ! That's A Lot!

With the New Year Come New Laws. Some will affect each and every one of us & some others, not so much.

Here is a peek at some new rules on the books:

- \* Employers cannot ask their employees for Facebook or other Social Media Passwords. We are only the second state to have such a law.
- \* "Skin Tax" at Strip Clubs. Patrons of strip clubs can expect to pay \$3.00 in tax.
- \* Sex Offenders are now legally banned from participating in children's party celebrations.
- \* Parents can be charged with a crime if they allow underage drinking to go on under their roof.
- \* Ban on Shark Fin (soups, etc)
- \* Ambulances no longer have to pay tolls (the last thing we want is our ambulance driver fumbling for change)
- \* Landlords can email bills to tenants of rental property for damage done.
- \* It is a crime to use the handicapped placard or license plate of a dead person.
- \* License plate fees went up.
- \* Inspired by the Caylee Anthony case, it is now a Class 3 Felony to fail to timely notify law enforcement of a missing child.
- \* Those charged with exploiting a disabled or elderly person may see their assets being frozen.
- \* Increased methods of enforcing child support: Includes the requirement of providing monthly financial statements for the self employed and stricter efforts at reporting back on job searches for the unemployed.
- \* In-line skaters outside of Chicago can now skate on the streets, as long as the speed limit is 45mph or less. I personally think this is a horrible law and will lead to more traffic accidents.

The other laws enacted can be found at [www.ilga.gov](http://www.ilga.gov)

## WHAT ABOUT THE FUTURE??

No one knows what the future holds but one law that I would expect to see in the near future surrounds the issue of Same Sex Marriage.

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### FREQUENTLY ASKED QUESTION:

#### "What is a Civil Union?"

#### Is it Different from Marriage?"

As of June 2011, couples in Illinois were given the right to enter into civil unions. Often thought of as reserved for same sex couples only, actually any committed couple may enter into such a union. Once a couple has obtained a license, had a ceremony & registered the union, they are afforded nearly 650 state benefits including hospital visitation rights, privilege to not testify against the other in court, state spousal benefits (worker's compensation and pension coverage), health insurance coverage, equal tax treatment at the state level, etc. The Defense of Marriage Act is a Federal Law which prohibits those in a civil union to benefit from the FEDERAL rights of married people. On January 3, 2013, same sex marriage was approved by the state Senate Executive Committee and it was sent to the full senate for a floor vote. A 2012 poll found 47% of Illinois voters in favor of same sex marriage, 42% opposed, 11% unsure.



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All consultations are by appointment only. Thank you.

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### NO MORE, THANKS

If you are no longer interested in receiving this newsletter, send an email to [reception@cadizlaw.com](mailto:reception@cadizlaw.com) to be removed from our mailing list.

SO HERE IT IS... The Illinois Bar is picky about what lawyers can send out & to whom, since they have decided that lawyers have the potential to "abuse" the public (hold your lawyer jokes please!). This interesting & fun way of staying in touch is **ADVERTISING MATERIAL.** (Oh the horror!)

You are getting this newsletter from a lawyer, so you had to know it would be in here.... Nothing contained in this Newsletter should be relied upon by you. Any legal tidbits are meant to be general and may not apply to all situations. Before acting on any information in this mailing, please seek & retain an attorney. Also, if I have recommended a book, food, or place, and you hate it, don't blame me!

**DISCLAIMER**

**HAPPY NEW YEAR**

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