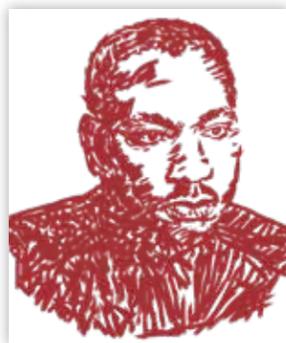




INSIDE THIS ISSUE

- 1 Goal Setting for a New Year
- 2 Watch Out for Rogue Champagne Corks This Year
Spending Tips for Older Adults
- 3 Citrus and Avocado Salad
Staying Safe on Social Media
- 4 Put MLK Jr.'s Message of Love Into Practice



A Message of Universal Love Commemorating MLK Jr.

In many of his speeches and sermons, Martin Luther King Jr. spoke about

love. He wasn't talking about the romantic kind, though. King often used the term "agape," an Ancient Greek word used to refer to the unconditional love of God for man, to talk about universal love for all people, regardless of race, religion, or circumstance.

We commemorate King on Jan. 21. It's a celebration and a National Day of Service, so take the opportunity to honor King's message of universal love. Here are three ways to put agape into practice.

1. PAY A VISIT TO A HISTORICAL SITE.

Immerse yourself in King's message this month by visiting the places where these

historic events occurred. Our nation is full of opportunities to become better acquainted with the birth of the civil rights movement, from the King Center in Atlanta, Georgia, to Selma, Alabama, where protest marches were held in 1965. After all, if we don't know our past, we are doomed to repeat it.

2. EDUCATE YOURSELF AND OTHERS ABOUT THE STRUGGLES PEOPLE HAVE FACED.

Learning about the experiences of others cultivates empathy. When you interact with someone across cultural or subcultural boundaries, it helps to reduce prejudice. Promote positive interactions in your community by hosting a film night or book club focused on the civil rights movement. You can feature a movie like "Selma" or "13th." For a book club, select an autobiography or biography that puts yourself in someone else's shoes, like Maya Angelou's "I Know Why

the Caged Bird Sings," or Rebecca Skloot's "The Immortal Life of Henrietta Lacks."

3. SHARE THE MESSAGE OF NONVIOLENCE AND GIVE BACK TO YOUR COMMUNITY.

At the center of King's message was the principle of nonviolence. Consider how you can advocate for nonviolence in your community. You could donate your time or money to a local shelter for victims of abuse, or volunteer your home to foster abandoned pets. If you're part of a PTA or another school organization, encourage students to put an end to bullying. The Mix It Up program has anti-bullying lessons and activities that support King's message.

Take some time to reflect on Martin Luther King Jr.'s vision this month and take part in the universal message of love. Don't we all want more of that?

GOAL SETTING FOR A NEW YEAR



Like most people, I find that the turn of the New Year is a good time for personal reflection. Once the hustle and bustle of the holidays comes to an end, you have time to catch your breath and evaluate your short- and long-term goals. I try to set personal goals, such as eating healthier, and family goals, such as scheduling a monthly family fun night. I also set professional goals: This year I am planning on scheduling more speaking engagements.

If you would like to achieve a particular goal, it is imperative to write it down. There are numerous psychological studies showing that people who write down their goals and visualize their future success are more likely to reach those goals. It is also helpful to organize your objectives into both short- and long-term plans, with measurable results. For example, it is hardly worth setting a general New Year's resolution to lose weight unless you set a specific goal of how many pounds you would like to shed each week and commit to follow a set diet and exercise program.

As a workers' compensation attorney, I encourage clients who are recovering from an

injury to use their time out of work wisely and make plans for when they will be released back into the workforce. Some people are lucky enough to

recover and return to their chosen profession. Unfortunately, others must face the reality that their injuries may not permit them to ever return to the same line of work. Those folks must do some deep soul-searching to come up with a different set of goals for their lives.

I truly believe in the saying "when God closes a door he opens a window." Now may be the time to start that new business you've always dreamed about, or even go back to school for training in a new field. Think about what makes you happy and set your aspirations accordingly.

Do you love computer games but don't see how you could possibly earn a living in that industry? Begin by reading a biography on someone like Steve Jobs to get your mind churning, and sign up for a few online courses. The Khan Academy offers free online courses in every academic or vocational subject you could imagine. Make a list of five short- and long-term goals to move you toward your target.

You may need to consider relocating to another state to pursue your new career path. Remember that you are not chained to New Jersey just

because your workers' compensation case is pending here.

Just don't stop moving toward your goal, little by little every day. It sure beats sitting in front of the TV worrying about your future. I can recommend several books which may help motivate you to set goals and reach them:

"The Seven Habits of Highly Successful People,"
by Stephen Covey

"The Alchemist,"
by Paulo Coelho

"Think and Grow Rich,"
by Napoleon Hill

"The Five Second Rule: Transform Your Life, Work, and Confidence, with Everyday Courage,"
by Mel Robbins.

"Grit: The Power of Passion and Perseverance,"
by Angela Duckworth

"You Are a Bad-Ass. How to Stop Doubting Your Greatness and Start Living an Awesome Life,"
by Jen Sincero

We all only get one chance at life. Do not allow yourself to stagnate by becoming mired in self-doubt and fear of failure. Set a goal and go for it, one step at a time. Start now by writing down your goals, and post them on your fridge or desk so that you stay motivated. You can do it!

-Lisa Pezzano Mickey

Putting the 'Pain' in Champagne

SPONTANEOUSLY EJECTING CORK CAUSES LAWSUIT

For many people, preparing for the New Year's countdown is the most exhilarating part of the holiday season. You tune your TV to the Times Square ball drop, hand out party hats, confetti, and noisemakers, and meticulously line up some champagne flutes. What's left to do? Pop open the champagne! There are many partiers who pop the cork with enthusiastic and careless abandon, while others point the bottle away from their faces and anxiously twist the cork until they hear those bubbles surge to the surface. Turns out, while the latter practice may be slightly less fun, it's certainly the safer approach.

On April 8, 1978, Charles J. Murray was injured when a natural cork stopper spontaneously ejected from a bottle of previously unopened Almaden Blanc de Blancs champagne and struck him in the left eye. He was preparing to serve the bubbly to a party of 40 people, so he placed 12 bottles on a rolling cart and removed the foil and wire retainer from three or four bottles — including the one that eventually injured him. Once he started to roll the cart toward the guests, the cork shot out of the bottle all on its own.

Due to the severity of his injury, Murray sued Almaden Vineyards, Inc., National Distillers and Chemical Corporation, and Carbo, Inc., alleging that they were responsible because they failed to include a proper warning label on the bottle. The defendants, however, argued that the cork stopper did not and could not spontaneously eject unless Murray had handled the bottle improperly. The case was argued by both sides for two years, but eventually, Murray won. Almaden Vineyards now prints the following on its bottles: "WARNING: THIS BOTTLE IS UNDER PRESSURE. THE STOPPER WILL EJECT SOON AFTER THE WIRE HOOD REMOVAL. TO PROTECT AGAINST INJURY TO FACE AND EYES, POINT AWAY FROM SELF AND OTHERS WHEN OPENING."

When it comes to bubbly-induced mayhem, the greatest potential trouble lies in the eye of the beholder — literally. With an estimated velocity of 60 miles per hour, uncontrolled corks do in fact fly faster than the blink of an eye. To avoid having to explain a not-so-fashionable eye patch at work on Monday, handle those fizzy drinks with care.

TAKE A BREAK

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SOCIALLY SECURE

Social Media Reminders for Parents

Social media has been making the world smaller than ever. The distance among cross-country relatives and friends shrinks with each post or Skype call. And instant updates from loved ones are particularly valuable during the holidays. That Christmas morning video call means Grandma and Grandpa get to see their grandkids in their new holiday outfits, but so can online predators.

According to digital and safety experts, half of the photos filtered onto the darknet are stolen from parents' social media accounts. If these predators are privy to your photos, they're also able to snag your location and other sensitive information, putting you and your children at physical risk as well.

On a less disturbing note, social media content is permanent. Even after you delete a post or a photo, it leaves a digital footprint that could follow your child throughout their education and could even affect job interviews or future relationships. It's still possible for you to foster a sense of privacy in the digital age, but it's important to respect what your child deems private information. After all, it's their future. Consider these rules before you share.

- 1. Ask your child's permission.** If they can speak, then they can speak for themselves. Children love to see photos of themselves, but they may also be aware of what they are and aren't comfortable with, even at a young age.
- 2. Limit the nudity.** Everyone loves a beach day, but think twice before posting swimsuit or skinny-dipping pictures. Opt to post safer photos, like the family posing prior to fun in the sun.
- 3. Check your settings.** Your privacy settings may be exposing your family to more people than you know, and if you feel the need to share every minute of your child's day online, making these settings airtight will protect your children and their reputations.

Consider some of these safe alternatives to regular public posting:

- 1. Tinybeans.com** is a secure photo-sharing website for parents of babies and young children. The digital photo album app allows you to share photos with only the people you choose.
- 2. Create a separate, secure group on Facebook.** Family, friends, or coworkers in closed groups can still fawn over their little ones in a personal, safe setting.

Despite the dangers your digital life can elicit, you don't have to avoid the digital world completely. Social media is still a great tool for families to stay connected, as long as you take precautions. Go ahead and brag about your kids online — just be safe and considerate of your child's wishes.

How to Spend Wisely in Retirement

MAKE YOUR SAVINGS LAST



When it comes to retirement and finances, there's enough material about saving to fill a library. You see commercials on TV showing one tiny domino gradually becoming a massive tower, you hear advice from coworkers and family members, and you read books and articles on the topic. Much less attention, however, is paid to how to spend those savings once you're actually retired, even though it's a significant part of the equation. After all, it doesn't matter how much you save if you blow it all in a year. Here are a few considerations to keep in mind as you begin chipping away at that nest egg.

HOW MUCH TO SPEND

The easiest way to budget for your retirement is with a level spending plan. In this system, you simply estimate how many years your retirement will last and divide your savings by that number. It's better to make a generous estimate rather than a conservative one. A survey of financial planners conducted by the American Institute of Certified Public Accountants (AICPA) found that outliving savings is the No. 1 concern of those approaching retirement. Underestimating your life span is an easy way for this fear to come true.

Of course, a level spending plan assumes that your financial needs won't change over the course of your retirement. If you're the type of person who regularly meets and exceeds your budgeting goals, you can probably make it work. If not, you may want to consider a plan that allocates more money with each passing year of retirement. In the event of increased medical costs or other later-life expenses, an escalating plan provides a financial safety net.

WHAT TO SPEND ON

Some of your spending choices will come down to personal preference and interests, but you might be surprised to learn that one category of spending consistently proves more fulfilling than others. Professor Michael Finke of The American College surveyed nearly 1,500 retirees and found that spending money on leisure activities and experiences caused the lowest rate of regret. Finke calls this "social spending" and surmises that it's favored because it encourages older adults to get out into the world and enjoy their retirements.

There is no perfect plan for how to spend your savings during retirement. But there is one very wrong way to go about it, and that's mindlessly. However you choose to spend your savings, make sure you have a plan.



CITRUS AND AVOCADO SALAD

Winter is the height of citrus season, so it's a perfect time to experiment with oranges and lemons. Roasting the fruits concentrates their flavor and makes the skins edible, creating a blast of flavor for this winter salad.

Ingredients

- 1 blood, cara cara, or navel orange, sliced 1/8-inch thick and deseeded
- 1 Meyer or regular lemon, sliced 1/8-inch-thick and deseeded
- 4 tablespoons olive oil, divided
- 1/4 small red onion, thinly sliced
- 2 tablespoons fresh lemon juice
- 1 bunch arugula
- 1/2 cup fresh mint leaves
- 1 avocado, cut into wedges
- Salt and pepper, to taste

Directions

1. Heat oven to 425 F.
2. In a rimmed baking sheet, toss citrus slices with 1 tablespoon oil and season with salt and pepper. Roast citrus until lightly charred and caramelized, about 10–15 minutes. Let cool.
3. Meanwhile, in a large mixing bowl, combine onion and lemon juice. Season with salt and let sit for 5 minutes.
4. Add citrus, arugula, and mint to onion mixture. Drizzle with remaining oil, season with salt and pepper to taste, and toss thoroughly.
5. Add avocado, combining very gently to not crush avocado.

Inspired by Bon Appétit