

2017 NEW YEAR CHECKLIST

Start the year off right by knocking out some of these important tasks!

Winter & Seasonal

- Winterize your car
- Buy rock salt and snow removal supplies
- Check pipe insulation to prevent freezing
- Drain and shut off outdoor hoses and faucets

Health & Safety

- Change batteries in smoke and CO² detectors
- Inspect fire extinguishers for charge
- Discard expired medication*
- Schedule annual physicals

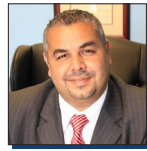
Finances & Household

- Organize and prepare tax documents
- Update family budget
- Create meal plans to spend less on take-out
- Review auto policy

CALL US FOR A **FREE** POLICY REVIEW

(877) 721-7201

* follow local regulations for proper drug disposal



LOOKING AHEAD

A NEW YEAR MESSAGE FROM JOE GHABOUR

With 2016 in the rearview mirror, we reflect on the changing world around us. So many of our childhood icons have passed. War rages on all over the world. Fidel Castro is dead. Donald Trump is our president. It's hard to keep up! But, despite the evolving culture and swirling pace of life, it is important to remember what matters.

As we begin a new year, I encourage you to keep a few things in mind. Life is fleeting. The bills will keep coming. There will always be something to clean or repair. In light of how little time we really have, remember to carve out time for family, friends and meaningful relationships. Beyond all of the goals for 2017, make it a year to share time with those you love. ♦

IF YOU NEED US... OUR PROMISE TO YOU

At *Joseph M. Ghabour & Associates*, our goal is simple - to give you the best in care, time and attention. If you're ever in a situation where you need legal consultation, please count on us to help you. Our firm handles cases in the following practice areas:

- ♦ Vehicle Accidents
 - ♦ Bike
 - ♦ Car
 - ♦ Truck
 - ♦ Bus
 - ♦ Motorcycle
 - ♦ Train
- ♦ Pedestrian Accidents
- ♦ Slip & Fall / Premises Liability
- ♦ Workplace Injury
- ♦ Workers' Compensation
- ♦ PIP Arbitration

If we can serve you in any way, please reach out to us. We're here to help. ♦

(877) 721-7201 // info@ghabourlaw.com



HELLO WALLET



MY FITNESS PAL



CREDIT KARMA



COZI FAMILY ORGANIZER

APPS TO TRY IN 2017

COMMUNITY SPOTLIGHT



With offices conveniently located in Aberdeen and Holmdel, *ProfFysio* boasts state-of-the-art equipment, skilled staff, and exceptional care. Doctors Somarriba and Scafidi share the JMG mission to provide the best in quality compassionate care. An approachable and competent team, you're guaranteed the best treatment while being treated like family. ♦



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Aberdeen - Route 34 | Holmdel - Route 35

**LEGAL
ease**
making law
make sense

de no•vo /dā 'nōvō,di/ adverb or adjective.
starting from the beginning; anew.

le•gal•ese the formal and technical language of legal documents
that is often hard to understand.

THE LEGAL LOOP // JANUARY 2017 THE NEW YEAR EDITION

WHAT'S INSIDE

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“Hope smiles from the threshold of the year to come, whispering ‘it will be happier’...”

- Alfred Tennyson

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WINTERIZING YOUR CAR

winterize /'win(t)ə,rɪz/ verb.

to adapt or prepare (something, especially a house or an automobile) for use in cold weather.

Winter in the Northeast is hard on people, pets and property. Freezing temperatures, unforgiving wind, heavy snow and dangerous ice - these do a number on your vehicle. For this reason, it is essential to winterize your car. While it does help extend the life of your vehicle, it may also prevent you from getting stranded on the side of the road, in the middle of a blizzard.

There are some practical, inexpensive steps you can take to protect your car from excessive winter wear and tear. Although some of these steps may result in added unanticipated expense, it is far better than dealing with an unanticipated emergency.

In the end, these tips may also save your life.

Protect yourself from the unexpected. Make sure to do the following:

- ◆ Check your **battery**
- ◆ Change your **wiper blades**
- ◆ Check **wiper fluid** and **anti-freeze**
- ◆ Inspect **tires** and **tire pressure**
- ◆ Check your **belts and hoses**
- ◆ Get an **oil change**

Stock your car with **emergency supplies**:

- ◆ Ice scraper & shovel
- ◆ Jumper cables
- ◆ Cell phone charger
- ◆ Road flares
- ◆ Tow strap
- ◆ Flashlight
- ◆ Snacks
- ◆ Water bottles
- ◆ Blankets
- ◆ First aid kit

CRAZY CASES | THE NEW YEAR EDITION

New Orleans - At midnight on New Year's Eve in 2007, someone randomly fired a celebratory round of shots - one of which pierced an ambulance on patrol.

The shot nearly struck a paramedic. As a result, all New Orleans EMTs are advised to wear **bulletproof helmets** from 11:45PM to 12:15AM on the night of New Year's Eve. ♦

DO YOU HAVE A STORY?

GIVE US A CALL

(877) 721-7201