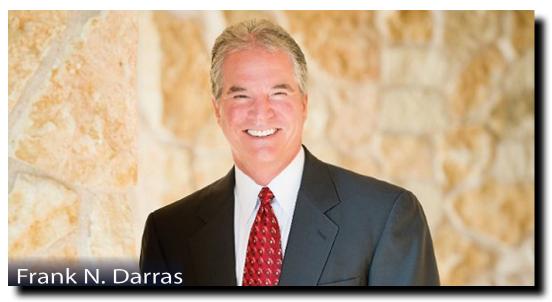


Holiday Edition 2013



Welcome to the DarrasLaw newsletter.

Happy Holidays,

The holidays are a joyful time of year, and we are responsible for making them that way. Spreading the holiday cheer is the true meaning behind all the season's celebrations, watch our videos for some quick safety tips. We value our trusted relationships with our clients and friends of DarrasLaw, present and future.

Wishing you all a wonderful holiday season!

Frank N. Darras, Founding Partner

- Click Here to Watch Video



Protect your family and your colleagues by understanding the role alcohol plays in holiday accidents. Judgment can be impaired by just one drink so plan your outings accordingly. Make sure to do all your holiday preparation before consuming alcoholic beverages to avoid unnecessary injuries. If you attend a company party or plan to drive, limit your consumption and make transportation arrangements in advance.



Click Here to Watch DarrasLaw TV Channel



Mr. Darras,

A " thank-you" to all at DarrasLaw falls far too short to express my appreciation for all your help with my case. Through a friend's urging, I contacted your firm and your professional, compassionate staff were impressive in explaining the processing of my case. You were my last hope. The gratitude in seeing a completion to this case and the settlement amount is beyond words.

A great Thank-You to everyone for making this season a memorable one for me. May God continue to bless and keep you all.

Sincerely Yours---RH

Holiday Hazards



- <u>Click Here to Watch Video</u>

Each year over 400 Americans lose their lives and over 1,000 are injured from holiday-related fires. These fires are not only dangerous but expensive, costing around \$900 million in damage. One of the biggest culprits is open candle flames. Keep candles in a safe holder so they won't get knocked over, make sure the flame is out when you leave the room. Use life like battery operated candles for added safety. Don't put an open flame near your Christmas tree. Make sure your Christmas tree is healthy and that the needles are fresh and green, as brown, dead needles are much more flammable. Don't try to get rid of your tree in your fireplace or wood oven.

Be sure to watch our videos and visit our DarrasLaw/MediaRoom for more information.

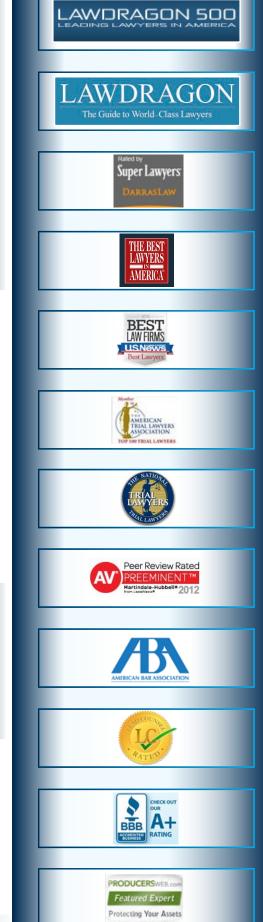


QUESTION:

My credit card company continually offers income protection – should I become disabled or die, is this necessary?

ANSWER:

If you have substantial life and disability insurance policies in place, this is an added expense you most likely will not need. If you need coverage, shop around and get an individual life and/or disability policy that suits your needs and pocketbook.



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