

200A Monroe Street, Suite 303  
Rockville, MD 20850

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### It's fall, and your Pinterest boards are full of fall crafts.

You find yourself daydreaming about candles glowing in leaf-adorned jars, leafy wreaths on the front door, and a garland of leaves lending a touch of whimsy to the dining room. Colorful fall leaves are the secret to a home that's perfectly decorated for the season, but how do experienced crafters find leaves that last? If you just grab a handful from your backyard, in a few weeks, your painstaking project has dried up and you're stuck vacuuming leaf bits out of your carpet. It's time to step up your crafting game and learn the trick to preserving leaves for years to come.

Before you go out hunting for the perfect leaves, grab a few newspapers. After you've gathered up all your favorite leaves, place them in a single layer on a newspaper page. When choosing your leaves, make sure they are still fresh and flat. Leaves that are already dried or curling cannot be preserved well enough to use as decorations. If your leaves are damp, gently dry them off before putting them on the newspaper. Make sure none of the leaves touch each other. Set a few more

pages of newspaper on top and add enough weight to keep them flat. Heavy books are ideal for this. Move the newspaper somewhere it can sit undisturbed and leave your leaves alone for at least two weeks.

Just letting your leaves dry flat isn't enough for decorations that last. The true secret to leaf preservation is an all-in-one glue, sealer, and finish such as Mod Podge. This is a popular tool for decoupage projects, and it belongs in every craft closet. Once your leaves are dry, gently coat one side of each leaf in a layer of Mod Podge. Place your leaves on a sheet of wax paper and wait for them to dry. This should take less than an hour. When the Mod Podge is dry, turn the leaves over and coat the other side. Repeat with a second coat on each side.

Mod Podge brings the bright colors back to your leaves and makes them more flexible. They'll look like they just fell off the tree! These leaves will last for years, and you are free to craft to your heart's content.

# FOOD, FESTIVITIES, AND FAMILY

It's hard not to associate November with food, and that's especially true when your family is Puerto Rican and loves to celebrate Thanksgiving. We combine traditions from several different cultures, and that's reflected in our eclectic menu. At my dad's house in Florida, we'll gather with family and friends and eat a big meal with American, Puerto Rican, and Cuban influences. Several people in our family contribute by cooking different dishes, which make the celebration special.

The day usually starts with mimosas — as all holidays should — and as morning turns into afternoon, we switch to wine. Dad is in charge of buying all the ingredients we need before Thanksgiving as well as helping with our drinks. By afternoon, the mojo-seasoned turkey has been marinating for a while, and it gets wrapped in bacon and put in the oven. Last Thanksgiving, Guillermo, my brother, did the honors on the turkey, and he impressed all of us. You can check out the recipe he used in this month's recipe on Page 3. In addition to turkey, we'll also have ham topped with pineapple slices. It's exactly as delicious as it sounds!

As important as turkey, ham, and other meats are to any holiday meal, there are other important foods, as well. Last November, we featured a sweet potato recipe in this newsletter, and if you want the recipe now, give us a call or shoot an email our way. With ingredients like dark Puerto Rican rum and a topping of marshmallows, I *guarantee* you want this recipe. Josh has taken over making the sweet potatoes, and they've become a staple of Thanksgiving at Dad's house. Sweet plantains are also always on

the table. I look forward to them every year. And on the Cuban side of my family, Maria, my stepmom and one of my best friends, will make white rice with sautéed onions and bacon. It's a simple but important part of many Cuban dinners and something you have to have for a holiday meal.

Aside from the food, the great thing about Thanksgiving at my dad's house is the way everybody gets together to enjoy all this delicious food. He'll always have family and friends over, including the neighbors, if they don't have plans. It's a big get-together, with trips to the store to buy extra ingredients or flowers and a lot of time to catch up.

There's also time to be grateful, and we always go around the room to say what we're thankful for. That and spending time with family is the point of the holiday after all, and I'm glad it's part of our tradition. As holidays and families grow and change (like my brother seasoning and cooking the delicious turkey last year), it's nice to have a few traditions that remain the same.

Thanksgiving in particular is a great day to contemplate what we're thankful for, but it's important to practice gratitude throughout the entire year. What are *you* thankful for? If you go to our Facebook page and post about what you're thankful for, we will enter you in a drawing for great prizes!

Happy Thanksgiving,

*Melina Pérez Halpern*



# WHAT *NOT* TO CLEAN with Vinegar

A spray bottle filled with vinegar can be an invaluable tool when cleaning your house. A few spritzes of the pungent stuff is an excellent all-natural alternative to expensive chemicals for cleaning windows, eliminating grass stains from clothes, freshening laundry, wiping out carpet stains, and even washing produce. However, before you go hog-wild blasting everything in your house, you should know about a few things that you definitely *shouldn't* use vinegar on.

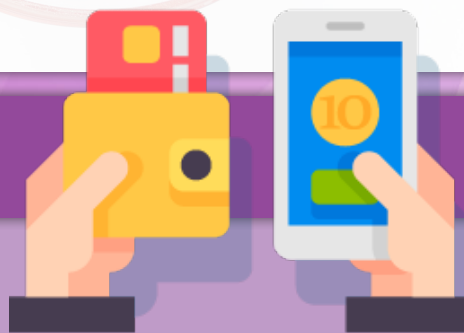
After scrubbing those dirty windows with vinegar and a paper towel, it can be

tempting to apply the same technique to your granite or marble countertops. However, the acetic acid in vinegar can erode all types of natural stone over time. This includes the stone floor tiles in your bathroom. Ammonia can be damaging as well — stick to dish detergent and warm water or special stone soap, instead.

Many experts argue that vinegar can also strip the finish from your shiny hardwood floors. Others find that vinegar gives them a beautiful sheen. Still, it's better to be safe than sorry. A cleaner specifically formulated for hardwood floors will keep

them in tiptop shape, and you won't have to worry about any damage.

Some vinegar believers have found that it's not great for egg spills — or egg-related teenage vandalism — either. Pouring vinegar onto a raw egg, or any other protein-based spill, like yogurt, causes the egg to coagulate, making it cling to whatever surface you're trying to clean.



**SQUARE CASH** Square Cash functions similarly to Paypal and Venmo, but you don't have to have an account, which makes it potentially the best option to get procrastinators to send your money. No account, no excuses.

The bottom line: While all these money transfer tools can make payments easier, they still don't guarantee people will follow through. To avoid stress and conflict this holiday season, have conversations upfront about how the bill will be paid, whether it's taking turns paying the sum or Venmo-ing each other when the check arrives. We all have our phones with us, so encourage tab-averse family members to hit download so they go to dinner with the mindset that they'll get you *this* time.

# IT'S PAYBACK TIME ... WITH MONEY TRANSFER APPS

## HOW YOU CAN FINALLY GET COUSIN JOE TO SPLIT THE BILL

It's the most wonderful time of year, when family reunites for meals, festivities, and nostalgia. You get to see loved ones a lot during this special time — sometimes a lot during this special time — sometimes too much. Between family dinners, gifts, and parties, there's also a lot of money exchanged. Do your relatives always manage to get you to pick up the check with the promise that they'll "get you next time," except they never do?

If you relate a little too much to "National Lampoon's Christmas Vacation's" family dynamics and are one waiter's tip away from blowing a fuse, a money transfer app is what you need. Check out the pros and cons of these tools to avoid the awkward conversation and make getting your money back easy.

**PAYPAL** One of the original money transfer sites, Paypal offers a user-friendly

platform that thousands of businesses already use. Set up an account in a few steps and Paypal is ready to get you your money. It has a "Request Money" tab to send a friendly reminder to Cousin Joe that you're waiting on the \$50 you footed at Olive Garden. One drawback? If the person you request money from doesn't have an account, they'll have to set one up, which could be a deterrent to already reluctant debtors.

**VENMO** Download Venmo on your phone, and after several account setup steps, you can add friends and send and receive payments. Venmo is fast, but not without cons. For one, there's an automatic public setting that makes transactions viewable to anyone on Venmo — almost like a Facebook post of who is paying whom for what. You can make this information private; just be sure to change your settings.

# Don't Fall Victim to These Financial Scams

Financial scams often go unreported and can be difficult to prosecute, so they're considered a "low-risk" crime. However, they can still be devastating, leaving you in a vulnerable position with little time to recoup your losses. Here are some common scams and what you can do to avoid them.

## Medicare and Health Insurance Scams

In these types of scams, perpetrators may pose as Medicare representatives in order to obtain personal information. Sometimes they will go so far as to provide bogus services at makeshift mobile clinics, then use your personal information to bill Medicare and pocket the money.

To avoid this scam, know that a legitimate Medicare employee would never ask for your personal information over the phone or via email, since they already have it on file. If you suspect that Medicare is being charged for a service you didn't request, call

the federal government's official Medicare hotline at 1-800-MEDICARE.

## Counterfeit Prescription Drugs

Most commonly, counterfeit drug scams operate on the internet. Those who fall victim to this scam find themselves paying money for a drug that does not help their medical condition, and some run the risk of unknowingly purchasing unsafe substances. This scam can be hard on the wallet *and* the body.

## Telemarketing and Phone Scams

Fake telemarketing calls are one of the most common types of scams. With no face-to-face interaction and no paper trail, they are incredibly hard to trace and identify. Also, once a deal has been made, the buyer's name is then shared with similar scammers looking for targets. Examples of telemarketing fraud include ...

**The pigeon drop:** A con artist tells the victim that they have found a large sum of money and are willing to split it if the person makes a "good faith" payment.

**Fake identity ploy:** The con artist gets the victim to wire or send money on the pretext that the victim's relative is in the hospital and needs money.

**Charity scams:** The con artist solicits the victim for money for fake charities. This often occurs after natural disasters.

If you have fallen victim to a scam, notify the police, the Better Business Bureau (bbb.org/consumer-complaints), and the Federal Trade Commission (1-877-438-4338). Further, obtain the contact information for the Adult Protective Services organization in your area by calling the Eldercare Locator national hotline at 1-800-677-1116 or visiting [eldercare.gov](http://eldercare.gov) and filing a complaint. You are not alone; there are people who can help.



## Ingredients

- 1 (12-14-pound) turkey, giblets and neck removed
- 2 heads garlic, peeled and chopped
- 2 tablespoons ground cumin
- 2 tablespoons kosher salt
- 2 tablespoons black pepper
- 2 cups orange juice
- ¼ cup extra-virgin olive oil
- ¼ cup fresh oregano leaves, roughly chopped
- 1 orange, cut into quarters
- 1 lime, cut into quarters
- 1 small yellow onion, cut into quarters

## Directions

1. Rinse turkey in cold water and pat dry with paper towels.
2. Make the marinade: Combine garlic, cumin, salt, and pepper in a large mixing bowl. Mash together with the back of a kitchen spoon. Add orange juice and oil; whisk to combine. Add oregano leaves and mix again. Reserve ½ cup of marinade and put aside.
3. Put turkey in a roasting pan that can fit in the refrigerator and cover with remaining marinade, making sure to get it into the turkey's cavity. Cover and refrigerate overnight. Baste a few times with marinade.
4. When ready to cook, heat oven to 450 F. Remove turkey from marinade and place on a clean cutting board. Discard marinade. Clean roasting pan well. Return turkey to roasting pan, tuck the tips of the wings under, and shower with salt and pepper. Place orange, lime, and onion in turkey's cavity. Truss legs together with cotton string. Roast turkey, uncovered, in the oven for 30 minutes.
5. Reduce oven heat to 325 F. Baste turkey with pan juices and add remaining marinade to the pan. Continue roasting turkey, basting every 30 minutes, until thermometer inserted into the thickest part of the thigh registers 165 degrees (approximately 2-3 hours more). Tent with foil if skin turns too dark. Transfer to a cutting board or platter and allow to rest at least 30 minutes before carving.

*Recipe courtesy of New York Times.*