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March 2009 e-newsletter**Ziff Attorney Hosts Free Bankruptcy Seminars**

ZiffLaw attorney [Matt Hughson](#) will be leading two sessions of a FREE bankruptcy seminar at 3 and 6 p.m., Wednesday, March 18, at the Steele Memorial Library in downtown Elmira. If you are facing financial difficulties, bankruptcy or foreclosure, it's smart to learn from Matt's experience in the field. To make a reservation for one of the sessions on March 18, please visit the Events page at www.zifflaw.com, or call toll-free, 1-800-943-3529.

**Workers' Comp Expert Jack Schamel Retires**

Since 2002, Jack Schamel has been the Workers' Compensation go-to guy at the Ziff Law Firm. Since 2007, he and attorney [Eric Johnson](#) have worked as a team in the firm's Workers' Compensation and Social Security Disability group, ensuring that injured workers in New York and Pennsylvania received fair treatment.



Now Jack is ready for new challenges. He retired Feb. 1st from the firm, handing over the helm of the Workers' Comp and SSD group to Eric. You can read the full story on the [ZiffLaw NY Injury Law Blog](#).

5 Great Ways to Save in These Tough Times

As jobs are cut and retirement savings shrink for many Americans, more and more people are looking for ways to reduce expenses. Here are some techniques to try in your own saving strategy:

1. Cooperate with friends and neighbors: With so many Americans feeling a financial pinch, there may be ways to help each other close to home. Can you carpool to work or school? Share the care of a neighborhood garden for fresh vegetables this summer? Divvy up jumbo purchases from a warehouse store? Do you have skills or services you could exchange? Don't hesitate to ask about ways you could pull together to save money.



2. Journal your spending: Take a notebook and write down everything you buy or spend money on for a month - down to the penny. Studies have found that dieters lose weight when they write down everything they eat. This technique makes you think twice about purchases.

Divide items into two columns, "Necessities" and "Everything Else" and be strict about which is which. At the end of the month, take a hard look at how much you spent in the "Everything Else" column and consider what you can do without the next month.

3. Journal your wants: Another technique is to keep a section of your spending notebook for notes on items you see and want to buy, but don't have a pressing need for - such as new shoes or a digital camera. You may think you can't pass up a sale price, but you save even more money if you don't spend any. Note the details about the items you would like to buy and revisit the list at the end of the month. You may be surprised at the number of items you don't even remember hankering after.

4. Turn to your local library: Magazines, newspapers, music, downloadable audiobooks, DVDs, Internet access and books are all available for FREE. The two most common arguments are that the library may not have the latest new releases (not necessarily true, and besides, why not discover a classic?) and it's not as convenient as having your own copy. Maybe not, but it sure is convenient to get entertainment and news for nothing.

5. Ask for a break: It depends on your circumstances, of course, but sometimes you can get a break on costs just by asking. Paying a high rate of credit card interest? Your credit card company may cut you a deal, but you have to ask for one. The same goes for banking charges, cable fees, phone charges and maybe other services you use. Another time to speak up is if you are going to have trouble paying a bill. Sometimes the instinct is to avoid the problem, ignore it and hope it goes away. Bad move. If you think you're going to have trouble keeping up with bills, communicate and find out what your options for repayment are, right away.

Let Us Know YOUR Ways to Save

The Ziff Law Firm is looking for more great money-saving ideas to share in an upcoming newsletter, and YOU can help.

We're offering a \$100 gift certificate for our services to anyone who e-mails 3 money-saving ideas to info@zifflaw.com by Friday, April 3.

You can help out others and get a little windfall for yourself!

Sincerely,

Your Friends At The Ziff Law Firm