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A NOTE FROM JULES

Well, here we are fast approaching the holidays. It's hard to believe that 2009 is almost over, but I hope you are, like I am, looking forward to a better 2010! In these difficult economic times and our world seemingly in constant turmoil, it is easy to think of all the negative things in our lives, especially of all the things we don't have. As we move into the holiday season, I would hope that your thoughts would turn to all of the things that we have and all of the things we should be grateful for. I find that thinking of all my "haves" rather than my "have-nots" helps me to keep things in perspective and also helps me to stay positive, even during the hectic and trying times. I hope you enjoy your "haves" while you have a safe and happy Thanksgiving!

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TPS

Real Brief

Outsource & Save with 100% Billable Support

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VOLUME 3, ISSUE 3

NOVEMBER 2009

Small Businesses *Can* Afford to Insure Staff

Providing health insurance for your employees can be confusing and expensive. With the cost of health care and insurance increasing, it can be difficult to keep up, particularly for small businesses. In fact, small businesses pay an average of 20% more to insure their employees than large companies.

These kinds of costs can simply be too much for a small business to absorb. As a result, more than 50% of the country's uninsured are people employed by small businesses.



In order to remain competitive and attract the best employees, small businesses need to find ways to work within these limitations. There are a variety of practical solutions.

Wellness programs. Keeping your employees healthy can reduce your overall insurance costs. Many insurance companies will offer discounts for things like on-site fitness facilities, annual on-site wellness exams, and proactive safety programs. The money spent to provide these options can be offset up to four times in long-term savings.

Reduce coverage. This one isn't popular among

employees, but if the option is some insurance versus no insurance, most people will agree that some is better than none. Whether you need to increase the employee contribution or eliminate some extra options such as dental and vision, you can save enough to still provide the necessary coverage.

Join a group plan. Even if you're a small business, you can reduce your costs of providing insurance by partnering with other small businesses in a group coverage plan. The bigger you group, the lower your cost, so don't feel like you have to be limited by the number of employees in your company.

Outsource. More and more businesses are cutting costs by hiring contract or virtual employees to fill out their staffing needs. Among the many benefits of outsourcing includes not being expected to provide health insurance. Contract employees know that the responsibility of insurance, taxes, etc. is theirs and theirs alone. By outsourcing, not only can you attract more experienced people, but you need not concern yourself with anything other than their ability to get the job done.

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Pumpkin Pie in a Glass

One of the first thing people think about in November, after turkey and football, is pumpkin pie. Nothing says fall quite like that special combination of pumpkin, cinnamon, and whipped cream. Here's a new take on pumpkin pie that you can serve as a cocktail!

Creamy Pumpkin Pie Cocktail

- Ingredients**
- 2 scoops vanilla ice cream
 - 1/2 cup crushed ice
 - 1 tablespoon canned pumpkin

- 1 fluid ounce half-and-half
- 1 fluid ounce spiced rum
- 1/4 teaspoon pumpkin pie spice

Garnish

- 2 tablespoons whipped topping
- 1 pinch pumpkin pie spice

Directions

Combine ice cream, ice, pumpkin, half-and-half, rum, and 1/4 teaspoon pumpkin pie spice in blender; blend until smooth. Pour into a serving glass; top with whipped topping, sprinkle with pinch of pumpkin pie spice.



Kid-friendly version

For a non-alcoholic drink substitute the spiced rum with vanilla extract or pineapple juice with a splash of almond extract.

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**Outsource & Save with
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*Maximize productivity and increase
your bottom line with virtual support.
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**TPS' Top 3
Recession-Proof Specialties**

1. Bankruptcy
2. Personal Injury
3. Wills & Estates, Probate, POAs.

*TPS is fully trained and experienced in providing
paralegal support in these areas of your practice.*

Real Brief Bits

TPS IS HERE TO HELP

TPS always works toward expanding its paralegal and administrative support services, while maintaining its high standards of cost effectiveness and work production. With the most up-to-date bankruptcy and estate software (EZ-Filing and Probate V), TPS is able to be highly productive in speed and accuracy, as well as keeping up with the latest industry updates. This allows you to hand over work worry-free.

Is your firm losing out on some of the revenue being generated by the increase of bankruptcy filings? TPS offers the latest in bankruptcy services, which covers all 50 states. Or, is your firm in need of additional assistance in preparing bankruptcy paperwork? TPS offers professional and quick turnaround on bankruptcy document preparation, and will also be happy to e-file all of it for you. No hassle. No getting behind. No last minute filing surprises.

**Contact TPS today for comprehensive virtual
paralegal and administrative support:**

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QUOTE OF THE MONTH

"I hope I shall always possess firmness and virtue enough to maintain what I consider the most enviable of all titles, the character of an Honest Man."

~ *George Washington*

REAL BRIEF TRIVIA

In 16th Century Europe, feasting was outlawed in many countries by rulers who felt that feasts should be a privilege only afforded to royalty. Turkey was among the foods of "luxury" that were banned or restricted in countries including England and Italy.

Luckily, no one can stop us from having a traditional Thanksgiving feast, turkey included!

