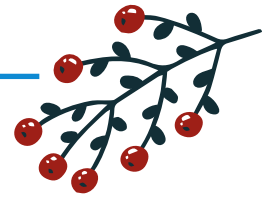


# Your Business Matters

December 2020

## *The Best Christmas Gift I Ever Received*



### *How a Programmable Calculator Started Me on My Career Path*

**T**he best gifts we receive for Christmas are often a reflection of who we are or who we want to become. Not too long ago, I somehow got on the subject of favorite Christmas gifts with my two daughters, and I ended up telling them that the best Christmas gift I ever received was a programmable calculator. They both got a kick out of that. It was probably one of the nerdiest Christmas presents they had ever heard of! Nevertheless, I can trace my career path almost directly from that calculator to where I am today.

Let me give you an idea of the era in which I received this programmable calculator. The year was either 1977 or 1978. I was really interested in a lot of the early computer technology that was becoming available to the public at the time — albeit at premium prices. I took my first computer programming class when I was a freshman in high school, working on a computer that had an 8-bit microprocessor and only 4 kilobytes of memory. I was also really into HAM radio and math in general. I took any math class my high school offered. At the time, I wanted to be an engineer.



I never did get one of the personal computers that were on the market. One of my friends at the time,



Brett, saved money for a year and a half while delivering newspapers to finally buy himself a PC. It cost him around \$1,500, and it was the size of a camping cooler. While I didn't follow suit and get one of those, I knew that a good programmable calculator would let me solve some of the really complex equations. So, when the Christmas season rolled around, I put it on my list.

The calculator that I unwrapped that Christmas was a lot larger than a standard calculator today. It was about 6-7 inches long, and 3-4 inches wide and its display was a series of red LED lights. It's really easy to forget just how much technology has improved in the past 40 years, but that was what I was working with back in those days. It did its job and then some, and I was more than happy to have it. It fueled my appreciation for complex math and computing more than anything before it.

I ended up achieving my childhood dream of becoming an engineer — that's what I did before I became a lawyer. My career in engineering led me to a career in product management/marketing for technology products, and then into law. In a lot of ways, I can trace my entire career back to that programmable calculator that I received for Christmas more than 40 years ago.

Even though I'm no longer an engineer, in a lot of ways I still think like one. Sometimes, writing a contract feels like writing software, structuring it to avoid disputes like I would have done to eliminate bugs in computer code. In any case, even though I'm not doing complex equations on a daily basis anymore, I can still look back at that programmable calculator as one of, if not the, best Christmas gift I ever received.

*-Ed Alexander*



# 3 GIFT-GIVING TIPS

## That Won't Kill Your Savings



Ah, the holidays. It's a time of sweet treats, family, and giving back — and sometimes giving a little too much. When it comes to the perfect holiday gift, many people spend too much money. The average American spends nearly \$1,000 on gifts during the December holidays alone!



It's possible to cut back and make it to January without major debt. Here's how.

### Check your list — twice!

The list is going to be your secret weapon to tackling the holidays with your savings still intact. Start by writing down the name of every person you'd like to get a gift for. Now, with the exception of your immediate family members, narrow the names down to your top five — top 10 if you're really popular. Now, place the names of the people who didn't make the cut into a second list. If you still feel the need to do *something* for them, send homemade cookies or a handwritten note instead of purchasing something. This limits how much you actually have to spend!

### Think beyond store-bought or expensive items.

Sure, everyone wants this holiday season's "it" item, but sometimes the best gifts don't even come wrapped under the tree. Instead, look to your own talents as a clue to what you should give. If you're a great crafter, create something unique for the people on your list. If you can offer the gift of time, provide a free night of babysitting for your friends with kids or an experience at the local theater. These gifts have a bonus factor: Recipients love the gift when they open it, and they love it when they get to use it!

### Set a budget — and stick to it.

Setting a holiday budget ensures you only spend what you can afford. It also narrows down your search. If you choose to buy your neighbor something, but they aren't your top priority, set their budget at a lower level, like \$25–\$50. If you have a sibling who has had a rough year and you'd like to make their holidays a little brighter, bump their budget up. This narrows the focus of what you're looking for so you don't stumble into something you can't afford.

Ultimately, it's the spirit of giving during the holidays that makes them so rewarding. With a little ingenuity, you can be generous and avoid the stress of excess debt come January

## ... continued from Page 4

spellings of common names. Additionally, the name must match the biological sex of the child: girls with feminine names and boys with masculine names. And another thing, traditional last names cannot be used as a first name.

Many other countries have similar laws, including Germany. While the German laws are not as strict as Denmark's, they state that the name must match the sex and that any name must not bring harm to the child. That is to say, if the child is likely to be bullied because of the name, it may be rejected.

### No Running Out of Gas on the Autobahn

Speaking of Germany, home of the Autobahn, it's illegal to run out of gas while driving on the superhighway. In fact, driving on the Autobahn comes with many restrictions. That's the trade-off for accessing an efficient road system where some stretches lack a speed limit.



The "no gas" law is designed to minimize hazards and accidents on the road. It's also illegal to stop on the side of the Autobahn, unless you're experiencing an emergency or car trouble, such as an unforeseen issue with the engine. Running out of gas is considered a "foreseen" issue, thanks to fuel indicators.

Should you run out of gas and require assistance, you must not leave your vehicle, because it's also illegal to walk on the Autobahn. If you do need to pull over, you must do so in designated areas or leave the highway altogether.



# TAKE A BREAK



## BE A BETTER LISTENER FOR SOMEONE



### Who Needs to 'Get It All Out'

It's not always easy to share feelings of frustration, anger, sadness, or other strong emotions — but it's healthy to share them. Sometimes, we need to vent and get it all out. Venting gives us an opportunity to release these emotions, which often leads to mental clarity.

However, when someone comes to you to vent and share their heavy emotional burden, listening can be just as challenging as sharing. You want to be supportive, but you don't want to interfere. Strong feelings and tough situations may be involved. What can you do to be the listener they really need?

It starts with your body language. Open yourself to their emotional needs. Gregorio Billikopf, an interpersonal relationship expert at the University of California, Berkeley says if you begin the conversation standing, invite the person to have a seat with you.

Another thing you can do as a listener is position yourself below their eye line. This puts the person venting in a more active "storyteller" position and you in a better "listener" position. While in this position, maintain eye contact. It's okay to look down or away occasionally, but try to keep steady eye contact.

Billikopf also notes that, as a listener, it's important to avoid interjecting. Don't offer input, suggestions, or guidance to the person venting until after the person has had the chance to get it all out. "During this venting process, there is still too much pressure for a person to consider other perspectives," Billikopf says.

While you don't want to interject, you do want to be an active listener. This means you don't want to be completely silent. This is where "reflective listening" comes in. Occasionally repeat what the speaker says — but don't use their exact phrasing. Reword slightly in a sympathetic manner. Don't spin their words or mistakenly interject an opinion, as it may not be the opinion they're interested in hearing. Alternatively, listening cues like "mm" or "hm" and nods are always welcome.

One last thing to keep in mind: You do not need to offer a solution to the person's problem or concerns. They may just be venting to get their negative emotions out, not looking for answers or explanations. If they are looking for answers or guidance, wait for them to ask. In the meantime, lend your ear and let them know you're there for them going forward.



## NOT YOUR GRANDMA'S FRUITCAKE

Inspired by [SimplyRecipes.com](http://SimplyRecipes.com)

### Ingredients

- 1 tsp baking soda
- 1 cup sour cream
- 3 1/2 cups mixed dried fruit of your choice, chopped
- 1 cup nuts of your choice, chopped
- 2 cups all-purpose flour, divided
- 1 stick butter
- 1 cup sugar
- 1 egg, room temperature
- Zest of 1 orange
- 1 tsp salt



### Directions

1. Preheat oven to 325 F. Line a 9x5-inch loaf pan with greased baking paper. Ensure the piece running the length of the pan stands 1 inch above each side to form "handles."
2. In a small bowl, mix baking soda and sour cream.
3. In a second bowl, combine fruit, nuts, and 1/4 cup flour.
4. In a third bowl, beat butter and sugar until fluffy. Add egg, zest, and sour cream mixture. Then, add remaining flour and salt. Mix, then add fruit mixture.
5. Pour batter into lined pan. Fill up a separate loaf pan halfway with water. Bake both pans in oven for 1 1/2–2 hours or until a skewer leaves the cake clean.
6. Use "handles" to remove cake from pan and cool completely on a rack before serving.

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## Inside *This* Edition

1. How a Programmable Calculator Started Me on my Career Path
2. 3 Fool-Proof Ways to Pay for the Holidays Without Going Broke
3. Not Your Grandma's Fruitcake  
How to Be a Better Listener for Someone in Need
4. Strange Laws Around the Globe



## CURIOUS LAWS IN PRACTICE Around the World

Nearly every community around the world has strange laws: Some were established decades or centuries ago to address specific issues that came up once or twice; some were created with good intentions but have since become outdated; and there are some recently created ones that still serve practical purposes. Here are three such examples.

### No Chewing Gum in Singapore

Singapore has numerous laws aimed at keeping the city-state free of clutter, one of which is aimed squarely at chewing gum. As the government made infrastructure improvements in the 1980s and '90s, they wanted to curb vandalism and littering so they could keep this new area clean.

The result was a crackdown on gum. They take it so seriously that they monitor gum products that pass through the city-state. If it's en route to a neighboring country, it must be locked up until it's through. In the past, anyone caught selling, possessing, or chewing gum could be fined up to \$100,000.

In recent years, the law has eased somewhat, thanks in part to gum lobbyists funded by the Wrigley

Company. You can get certain types of gum with a prescription, but if you are caught with more than two packs or are found littering, you may be handed a very steep fine.

### No Unusual Names in Denmark

When you have a child in Denmark, don't get too creative with their name. The government maintains a list of around 7,000 approved names, and around 200 names are rejected every year. However, if you choose a name that isn't on the list, you might not receive an automatic denial. You can get special approval through your local church, then submit the name for approval from government officials.

The law looks down on naming children after inanimate objects or alternative

Continued on Page 2 ...

