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What Matters Most How to Get Your Priorities in Order

Think about your to-do list. How many things are you trying to accomplish every day? Do you usually manage to finish them all? If not, is everything on your list really that important? Trying to handle too many responsibilities only leads to stress and failure. The only way to regain control over your life is to determine what your priorities are and how to achieve them.

First, take a step back. Imagine yourself 10 years from now. What decisions should you be making today that you will be happy with in a decade? Do you want to get out of debt? Spend time with your spouse? Get that promotion?

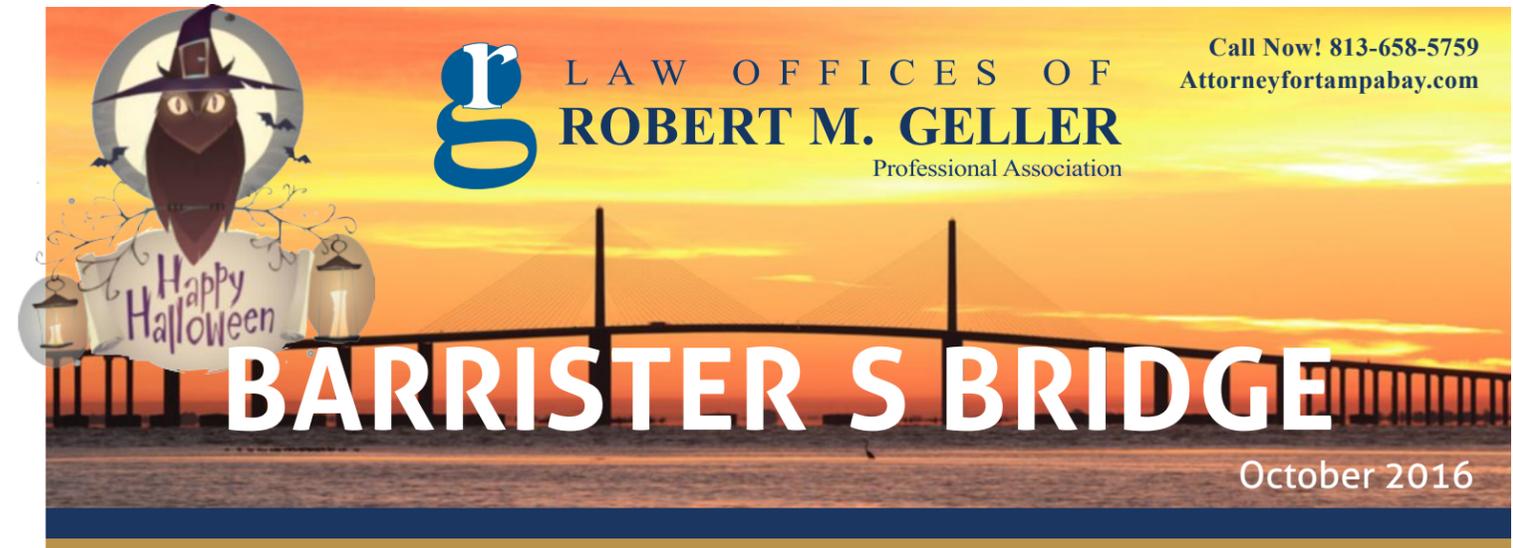
When you know what you want to do, consider why that is. Is getting out of debt the first step to financial freedom? Will having dinner each night with your spouse keep you emotionally connected? Would being promoted be a step in advancing your career? These end goals are your priorities.

Once you recognize what your priorities are, put them in order. Physically write them down, so when it comes time to make a decision between them, you know what you should choose.



Remember that while your priorities may be divided between different parts of your life, they are not disconnected. There is no right or wrong answer to the order of your priorities. Don't let someone else dictate what you feel should be important.

Finally, let everything else fall away. It can be tempting to take on those old burdens when you feel like you're managing everything well. If an activity does not support your priorities, don't let it take up your time. The key to managing your priorities is not letting yourself be too ambitious. You cannot do everything. Nobody can. But you can do what you truly want and be happier for it.



My little brother always seemed to get hurt near Halloween. It happened every year he'd break a leg, get cut playing baseball, fall off a motorcycle ... There was never any permanent maiming, but it started to become a running joke in our family: Watch out, Andrew, the 31st is coming up! He and I still joke about it when we go fishing, and fortunately, that particular streak of bad luck ended in his 20s. But when Halloween comes around, Andrew's inevitable injuries are what come to mind.

You don't have to have my kid brother's bad luck to wind up in trouble this time of year, though. It's getting darker at night and in the morning. Sports practices have started up, especially football with its potential for injury. We now have a concern with mosquitoes bringing diseases here in town, and Halloween night itself can present a hazard in some cases.

I'd love to see everyone have a safe and enjoyable October. I think that starts with

caution while driving, and I always pay extra attention to the road as the sun goes away. Lots of kids are walking to and from school in the dark, and on Halloween night, they'll likely be even less visible. October is also the month when many celebrate Oktoberfest, and if that's on your agenda, do yourself a favor and get a taxi to take you to and from the event. The same advice applies to Halloween night if alcohol is part of your plans, have fun, but don't get behind the wheel or allow a friend to do so.

With sports activities in full swing, I encourage all you athletes out there to use protective gear. Train hard and listen to your coach but also listen to your body. There's no surer way to end up on the bench on game day than to push a practice injury past the point of easy recovery.

If you or your kiddos are trick-or-treating this year, take a moment to put the costume on beforehand. Does the mask obstruct the wearer's vision? Could the hem of

a costume be a tripping hazard? It may sound silly, but trips and falls account for a huge number of personal injury cases, and taking a stumble off a curb could result in real injury. In the same vein, please take a flashlight with you when you head out — not only will it make it easier to see, it will make you more visible as a pedestrian to drivers.

I love fall, and I'm looking forward to seeing Andrew the next time we get together. I'll probably rib him a bit about the 31st coming up, and we can crack an Oktoberfest beer together and toast to the winter to come. I hope you get the chance to do the same with your loved ones.

Stay safe, and happy Halloween!

Robert Geller

3 Scary-Cool Halloween Hacks

MAKE HALLOWEEN A SCREAM



It's not just the ghosts and ghouls making Halloween a scary time of year. The pressure of creating original and memorable decorations threatens to take all the fun out of the holiday. But you don't have to cast a spell to pull it off. Here are some life hacks to help you impress even the harshest of Halloween critics.

SPOOKY GLOWING GHOSTS

Hack: Create cool glow-in-the-dark ghosts to make any haunted house or party decoration spook-tacular.

Materials: Balloons, glow sticks, permanent black marker

How-to: Activate a glow stick and slide it into a deflated balloon. Don't worry if it doesn't

fit all the way. Carefully blow the balloon up before tying it shut. Draw a scary face using the permanent marker. Turn off the lights and watch it glow.

MONSTER EYES

Hack: Glowing eyes are sure to creep out the neighbors and make your house the best on the block.

Materials: Toilet paper or paper towel rolls, glow sticks, pencil, scissors

How-to: Gather up some empty toilet paper rolls. Using a pencil, trace different eye shapes before carefully cutting them out. Activate a glow stick, put it inside the roll, and you're

good to go. Place them in the bushes or behind darkened windows for a fun and creepy view.

CHAOTIC CRAYON PUMPKIN

Hack: Blur the line between decoration and art with a unique, colorful pumpkin.

Materials: Pumpkin, crayons, glue, hair dryer

How-to: Start by removing the paper from your crayons, then glue them on the top of the pumpkin, surrounding the stem. Once the glue dries, use a hair dryer to carefully melt the crayons. Use black and red on an orange pumpkin for a traditionally creepy decoration. Or, put a rainbow of shades on a white pumpkin for a burst of color.

Creditor Harassment IS AGAINST THE LAW

Are your creditors harassing you?

You may owe them money, but there are strict rules for what they can and can't do to get it. Not surprisingly, many creditors ignore those rules, and many people don't realize that's against the law. That's where we come in.

Generally, all creditors have to treat people with truthfulness, dignity, and respect. They aren't allowed to lie to you or threaten you. They can't contact your friends or family about your debt. They have to be polite. They can't pretend to be someone else in order to speak to you. After you file for bankruptcy, they can't contact you about the debt. If you tell a creditor to speak to your attorney instead of you, they aren't allowed to contact you again about the money owed. And they're not allowed to contact you before 8 a.m. or after 10 p.m. The penalties for creditors who harass you

are serious. If you tell them not to call, they could owe you up to \$1,500 per phone call that's made after that.

Our firm has won large sums of money for our clients against harassing creditors. For example, we've had a case where a bank harassed our client after bankruptcy was filed, which they're not allowed to do. The bank continued to call and left messages on the client's recording machine. When we took them to court, the bank provided doctored recordings that left out the compromising evidence. We showed their attorney the original recording, and our client walked away with \$20,000 in their pocket.

Just because you owe money doesn't mean creditors can treat you poorly. And if you're being harassed, odds are good the perpetrators can be sued. Give us a call, and



We'll stand with you. Creditor harassment isn't just rude, it's absolutely illegal and should never be tolerated.

Client Testimonials



I AM TRULY GRATEFUL THAT I HIRED ROBERT GELLER AS MY ATTORNEY. He, Frank Papa, and his staff were very friendly and helpful to me. He had my bankruptcy dismissed! His firm works as a team to help his clients. I researched other attorneys and decided he was that best one for me. I was right. I never thought I would go through a bankruptcy. I was faced with the very frightening reality of not being able to pay my bills — medical and credit cards — which was further compounded by the fact that I was unemployed. The amount that I was in debt was absolutely horrendous. Mr. Geller is very

professional with his services, as he is quick to return phone calls and respond to emails. My finances were so poor that I couldn't afford to pay an attorney with all costs upfront. Robert had a payment plan that I could go on so that I could afford his services. He truly understands the financial stresses that a bankruptcy places on a person, which is reflected in his professionalism through how he handles his services. He not only handled the bankruptcy, but is also helping me get back on my feet by helping me re-establish a good credit score. Robert Geller is truly dedicated to helping his clients. I highly recommend his services to those who are facing a bankruptcy."

A Truly Grateful Client

"THANK YOU! This summer, I feel much more at peace than I did this time last year — or all of last year for that matter. What a relief this has been — to have a new beginning and financial recovery. Thank you for all you and Mr. Papa did to help me be successful and have this fresh start toward a better financial future. I am making changes and am at peace with my finances now."

Amanda

Sudoku Time!

9		5	1	8	2			
6	7	1	3		9	8		
4			6	5		9		
5		9				7		
2		7						
			9				4	5
			5				2	
3				1	6	4	9	8
	9						3	

Solution:

9		5	1	8	2			
6	7	1	3		9	8		
4			6	5		9		
5		9				7		
2		7						
			9				4	5
			5				2	
3				1	6	4	9	8
	9						3	

Perfectly Fall Apple Crisp

INGREDIENTS

Recipe courtesy of foodnetwork.com.

Filling:

6 baking apples, peeled, cored, and cut into wedges
1 tablespoon lemon juice
cup sugar
2 tablespoons flour

Topping:

1 ¾ cups flour
cup rolled oats
cup light brown sugar
teaspoon ground cinnamon
teaspoon salt

12 tablespoons butter (1 sticks), chilled and cut into small pieces
cup nuts, coarsely chopped and toasted

DIRECTIONS

1. Preheat the oven to 350 F.

For the fruit filling:

2. In a large mixing bowl, toss together apples, lemon juice, sugar, and flour. Pour the apple mixture into a buttered 2-quart baking dish and set aside.

For the topping:

3. In a large mixing bowl, mix the flour, rolled oats, brown sugar,

cinnamon, and salt. With a food processor or pastry blender, work the butter into the flour mixture just until it forms large clumps. Fold nuts into mixture.

4. Sprinkle the topping evenly over the fruit. Bake the apple crisp until the fruit is bubbling and the topping is golden brown and crisp about 45 minutes.