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## Why You Need a Warmup

In the morning, you turn off your alarm, leap out of bed, and immediately start pumping iron or taking off down the street. What s wrong with this picture?

There s no warmup! Think of how confusing it must be for your muscles to go from zero to 60 as you suddenly squat with 150 pounds on your back, or sprint without warning! One study found that men who started high-intensity running without a warmup had abnormal electrocardiogram (ECG) tracings. It was a huge stressor for their bodies.

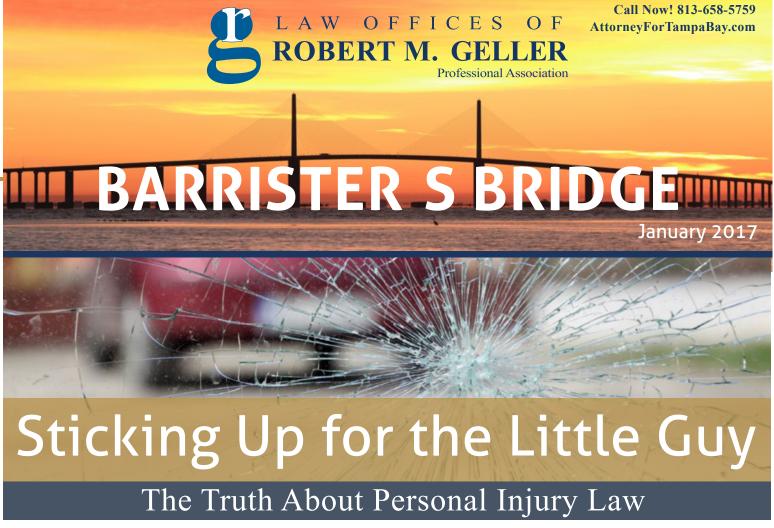
Instead of jumping right in, why not do a dynamic warmup that eases you into your daily workout? The warmup you ll need depends on how intense your workout is going to be. For instance, if you re planning to do serious training with exercises like squats, deadlifts, and overhead presses, you ll want a pretty solid warmup so your muscles aren t shocked by a heavy load without any time to prepare.

A more extensive warmup will include a few minutes of jump rope or running in place, a few minutes of jumping jacks, 20



body-weight squats, 10 hip extensions, five lunges for each leg, and 10 20 pushups. Are you wondering why there s so much attention paid to the lower body? Here s why: If you re someone who sits all day, your legs and core are the tightest and least active muscles.

Before each strength training workout, do some warmup sets for each muscle group. Use just the barbell or a lighter weight that won t tire you out. This will get your muscles ready for the real thing. It might seem like a pain to warm up every time, but this will help you avoid injury and get more out of the exercise you do.



Have you ever had a close call in traffic? Maybe a tractor trailer

rode your bumper, and God forbid, you had to hit your brakes? For many of our clients, those close calls turned into serious accidents and it can happen to anybody. That's why my firm practices both bankruptcy and personal injury law.

Personal injury gets a bad rap, and that s because we stick up for the little guy. Take the example above a tractor trailer riding someone s bumper. Well, that happened to one of my clients. And when that client had to hit his brakes, the tractor trailer hit him. Ran him right off the road, in fact. His car flipped a number of times, and he was gravely injured.

Who s going to make that right? It s not the company the tractor trailer was hauling for. In fact, they blamed our client for the accident! It wasn t until a few good lawyers got involved that they started singing a different tune especially after we recovered the data from the truck, which showed the trailer

was driving *hundreds of feet* closer to our client s car than it should have been.

So much for doing the right thing and owning up to your mistakes! In these cases, personal injury law is the only way to get justice. What other options are there for someone who pays their rent, knowing that security is being provided, but is assaulted by vicious criminals in their own apartment because their landlord decided not to pay the security guys that week? Or for victims of drunken drivers? Or someone else running a stop sign? These incidents leave people vulnerable and unable to work, with massive bills to pay.

Sometimes, these incidents leave people dead.

In addition to securing justice, lawsuits are often the only way to get companies to change dangerous behavior. That s because lawsuits speak in the only language those businesses understand: money. We all remember the infamous Ford Pinto gas tank scandal. Ford was putting unsafe cars on the

market, knowing full well that people would die. But it was more expensive to do things the right way, so they shrugged it off — until a few good lawyers took them to court and made them change their ways.

Without personal injury law, cigarette companies would never have disclosed how dangerous their products were to the public. Cryovac would still be contaminating drinking water in Woburn, Massachusetts. And hazardous drugs like Fen-Phen would still be on the market.

That's why my firm practices personal injury law. We stick up for people who have been victimized by companies, often so the companies can save a few bucks. We provide a way out for people buried under bills after an accident. And we secure justice when none is available.

Who knows? Someday, we may live in a perfect world. Until then, I ll keep sticking up for the guy at the bottom.



## Keep Identity Thieves Away From Your Children

3 Steps for Protecting Your Child

The Federal Trade Commission reports that as many as 10 million individuals per year have their identities stolen. Many of these

victims are children. In fact, the Identity Theft
Resource Center reports that children are
51 times more likely to become the victims
of identity theft than adults. Once a child s
identity is stolen, it can take years for the
fraud to be discovered.

Here are some steps you can take to help protect your child from identity theft:

### **Watch for Red Flags**

Be on the lookout for credit card or loan offers addressed to your child or IRS notices saying your child did not pay income taxes. In addition, collection calls or bills sent to your child may be signs of identity theft, so be sure to follow up with the sender if something looks suspicious. Finally, if your child is ever denied a driver s license, bank account, or government benefits, it's possible their Social Security number may have already been used.



### **Check Your Child s Credit Report**

Should your child decide to take out a loan to establish credit, only to find they already have a score, it s likely that their identity has already been stolen. If you suspect your child might be a victim of identity theft, it s important to check all three major credit bureaus Experian, Equifax, and TransUnion right away.

#### Freeze Your Child s Credit

A credit freeze keeps your or your child s credit report from going out to any lenders or even utility companies until you

choose to thaw the account. If your child has a credit report, you should try to freeze the account right away. If your child does not have a credit report, that s great! But if you want to be extra cautious, you may be able to freeze your child s account now to prevent an identity thief from potentially borrowing on their credit in the future.

You are your child s first line of defense, so it s important for you to take precautions. Being vigilant and proactive can help you protect your child s financial future.

## In an Accident? Call 911!

Don t Just Let Your Insurance Company Handle It

## If you ve ever been in a fender bender or other auto accident.

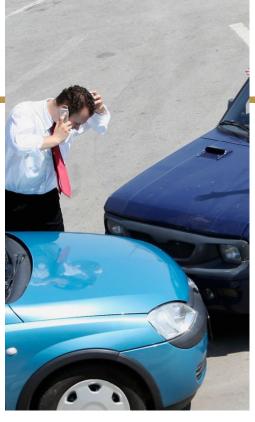
you ve probably had someone say Here's my insurance info; let's let the companies sort it all out. You may even have said those words yourself! We get the appeal of that nobody wants to wait for emergency services during rush hour on the Veterans Expressway, especially for minor damage. But believe it or not, you always need law enforcement on the scene, even for minor accidents.

Granted, if it s not a life-and-death situation, you need to let the dispatcher know when you call 911. They ll prioritize the situation themselves. But you do need to call, because having a cop on the scene is vital to preserving claims and protecting yourself against lawsuit.

A police officer will act as an impartial observer, taking names, noting damage, and assessing basic physical condition of everybody involved. Cops have the experience and training needed to make sure that everyone s okay and they can get help fast if someone s condition starts to deteriorate.

They ll also be able to get statements from everybody and match those statements with the damage they see. That way, down the line, if an insurance claim or suit is brought that does not accurately depict what occurred, the officer s testimony can be used to ensure justice is done. And if the accident involves more than two cars, an officer will be able to sort it all out in a way that makes sense.

Lastly, don t let the other driver(s) dissuade you from calling the police, but use judgment. For all you know, the person



who just hit you has warrants out. If they threaten you or leave the scene before the police show up, give what information you have to the officer when they arrive.

# Client Testimonials

## I CAN T SAY ENOUGH ABOUT MR. GELLER AND HIS ENTIRE

STAFF. They were available when I needed them the most and were extremely patient and helpful explaining the process while guiding me through my bankruptcy.

Mr. Geller exemplifies the professionalism and customer service that s required when dealing with a delicate situation as a bankruptcy. Mr. Geller and his staff answered all of my questions entirely and treated me very friendly. They have kept me in the

loop and have offered services that will improve my credit score going forward. I highly recommend anyone considering a bankruptcy to get in touch with Mr. Geller and his staff. As far as I m concerned, he s the best in his field.

Thank you, Mr. Geller, for all your help.

GELLER IS AN EXPERT IN

HIS FIELD. He s thoughtful, kind, and very knowledgeable. He saved my marriage during one of the

hardest times in my life. Not to be melodramatic, but I often refer to him as Dr. Geller because he helped me get back on my feet and saved my life in many ways. Money problems IMHO are really one of the last taboo subjects left. Talking about them can make people uncomfortable and are quite scary. If you need sound advice, I would highly recommend talking to this firm. I owe him more than I can ever repay.

CD

# Sudoku Time!



Solution:

# Good Old-Fashioned CHICKEN SOUP

### **INGREDIENTS**

cup coconut oil or ghee

- 1 cup onion, chopped
- 1 (14-ounce) can diced tomatoes
- 2 cups chicken broth
- 1 teaspoon garlic, minced
- 1 teaspoon thyme

## Recipe inspired by kitchme.com.

- 1 bay leaf
- 1 teaspoon salt teaspoon black pepper
- 4 cups potatoes, diced
- 1 cups carrots, sliced
- 2 cups boneless, skinless chicken breast, chopped into 1-inch pieces

### **DIRECTIONS**

- 1. In a large pot, heat oil and saut onions until tender.
- 2. Add tomatoes, broth, garlic, thyme, bay leaf, salt, and pepper and bring to a boil.
- 3. Add potatoes, carrots, and chicken.
- Simmer until vegetables are cooked through, about 30 minutes.

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