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# Love Is in the Air

## A Brief History of Valentine's Day

**While edible arrangements and singing bears are modern inventions**, the history of Valentine's Day actually stretches back centuries. Its earliest predecessor is the ancient Roman fertility festival, Lupercalia, which took place from the middle to the end of February.

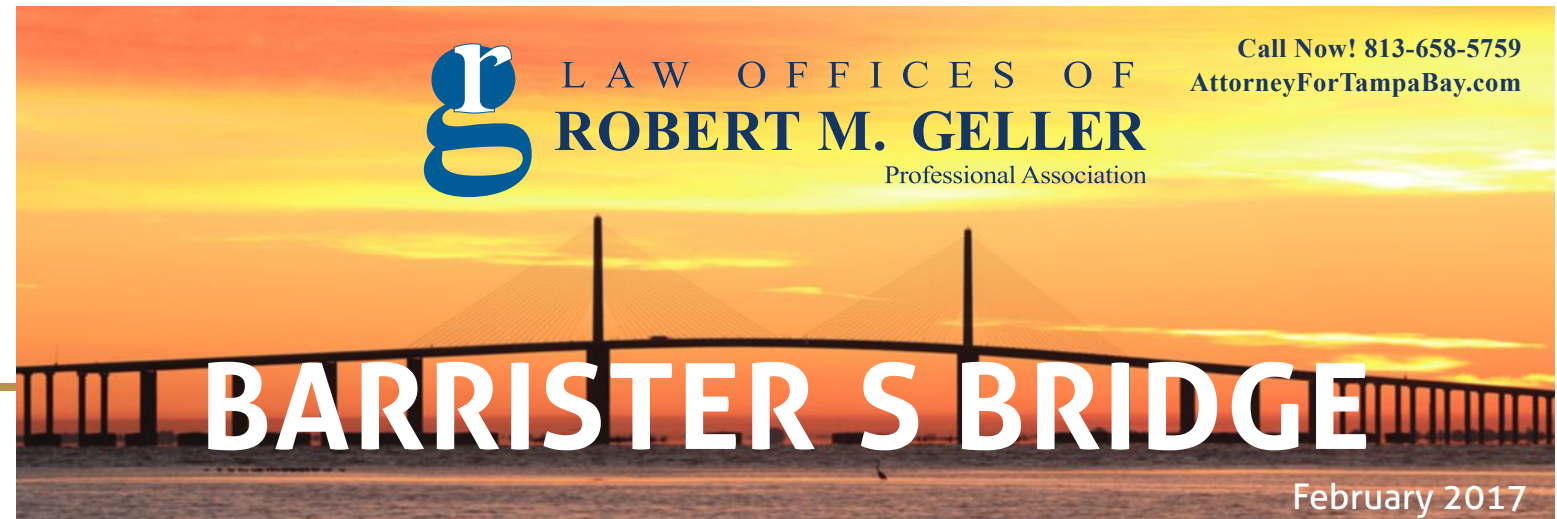
As Christianity spread, Lupercalia was replaced by a day honoring Saint Valentine, a decision made by Pope Gelasius I to remove pagan associations from the holiday. In the Middle Ages, the holiday became associated with the celebration of romance between couples – an intimate holiday, rather than a societal one. In fact, the earliest written valentine dates from 1415.

Starting in the early 1800s, Valentine's Day didn't look much different from today's festivities. Couples from all social classes throughout much of Europe used the day as an opportunity to exchange tokens of affection with their lovers.

Today, Valentine's Day is one of America's most popular holidays. Christmas is the only time we send more greeting cards, and about

a quarter of all American adults purchase flowers for the holiday, making it the busiest time of year for florists.

So when you snuggle up with that special someone this year, remember that you are taking part in one of our oldest holiday traditions.



**We're always looking for bright attorneys and legal staff who can help us help our clients.** Although we're primarily a bankruptcy firm, as you know, we also do personal injury law. It can be tricky to find lawyers with experience in both fields, but when we do, we get excited.

This month, we're excited about Bryce Clark, who's our newest attorney. Bryce calls himself a Jack-of-all-trades and master of some – but, in fact, he's a highly competent litigator with a real passion for his clients and the work he does for us.

Bryce loves to help people and solve problems. When he gets a case he hits the ground running, dealing with clients and their legal problems directly. Bryce spends a lot of time with clients, a lot of time in court, and a lot of time researching, as well. His father is a personal injury attorney, and Bryce grew up around the law with a passion for helping injured people.

If you start talking to Bryce, you'll realize pretty quick that he has no patience for the

way law is portrayed in the media. Whether he's working on a tough personal injury case or taking harassing creditors to court, Bryce sees people who are being abused and mistreated, and he wants to help.

Of course, sometimes it's a slow and tough process. We all want to see a case end well, but the law takes time. As Bryce will tell you, insurance companies aren't in the business of paying off injured people. They're there to hold onto that money as tightly as possible, and the law is the tool to get justice from them.

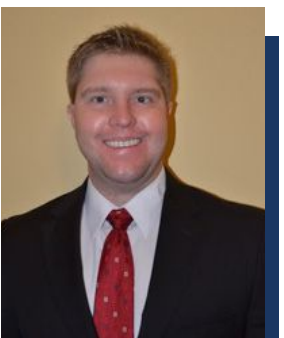
As a philosophy major back in college, Bryce learned argumentation and writing skills that he still uses today. But it was at Stetson University's School of Law that he cut his teeth on law, receiving a first-rate legal education and the opportunity to practice what he learned.

In his spare time – not that any attorney has much of that – Bryce enjoys spending time with his fiancée, an environmental attorney whom he met in law school. In some ways, this works out better than expected;

they're both attorneys, and they both work crazy hours. Bryce will tell you that, on the weekends, they love to hang out.

Netflix and movies are always fun, but they also hit the gym, go for walks, and exercise together – a healthy body being a key part of a balanced life. And with two lawyers in the house, exercise is a great way to de-stress from work.

I encourage you all to say hello to Bryce the next time you're in the office. He might be the attorney on your bankruptcy, personal injury, or uncontested family law case.



**Robert Geller**



A Helping Hand

Teach Kids Responsibility  
With Age-Appropriate Chores

Chores have often been a regular aspect of a family household. However, many parents today are questioning the importance of assigning housework over extracurricular activities like learning a second language, practicing a musical instrument, or participating in sports. Data collected by Braun Research found that 82 percent of adults were assigned chores as a child, whereas only 28 percent say they assign chores to their own children.

While extracurriculars are important, many experts, including University of Maryland psychology professor Roger W. McIntire, cite the benefits of chores in a child’s development. In McIntire’s book *Raising Good Kids in Tough Times*, he states, “A child has to have some responsibilities.”

A study from the University of Minnesota analyzed data from 84 children across four periods of their lives: preschool, ages 10 and



15, and their mid-20s. Researchers found that young adults who had regular chores at the age of 3 or 4 were more likely to have better interpersonal relationships, academic and career success, and were more likely to be self-sufficient compared to those without chores or those who started them as a teenager.

Here are a few age-appropriate chores to help your kids take on more responsibilities around the house:

Ages 2 - 4

- Help make their beds
- Clean up toys
- Put dirty clothes in the laundry basket
- Dust easy-to-reach places
- Help clean up spills with supervision
- Bring plastic utensils to the table

Ages 5 - 7

- Feed and water pets
- Put away light groceries
- Empty indoor trash cans
- Sweep and mop floors with supervision
- Water plants
- Set the table for dinner

Ages 8 - 10

- Keep bedroom clean
- Fold and put away laundry
- Vacuum carpets
- Change sheets on bed regularly
- Bring trash cans out to curb on trash day
- Help with lawn work (pulling weeds, raking leaves, etc.)

Secure the Premises!  
Businesses Have to Protect You

I bet you didn’t know that every business has a legal obligation to protect you when you’re on their premises. Whether you’re at an ATM on a street corner, in a dark parking garage, or filling up at a sketchy gas station, the property owners *have* to keep you safe. If they don’t do so, they’ve opened themselves up to lawsuit.

It’s all about *foreseeable criminal acts* that could happen when you’re on the premises. For example, we had a client who was assaulted and viciously beaten in a parking garage. When we looked into it, we saw there was a history of violence in that garage. Despite a long string of similar incidents, the parking garage owner had not installed better lighting or enough security cameras. There was *nothing* keeping people who parked there safe.

In another instance, one of our clients was attacked in their own apartment. They lived in a rough part of town, and the apartment complex knew that crime was rampant on their property—someone had even stolen the vending machines at one point. The business decided they didn’t want to pay their security company, though, which meant the alarm keeping our client safe wasn’t working—a clear failure of the business to prevent a very foreseeable and tragic criminal act.

Criminals pick specific places to carry out violent behavior. They go where the security is lax. They look for the easy targets. The law discourages businesses from making their patrons easy targets.

If you’ve been the victim of a criminal act, you should talk to our offices about your legal options. A personal injury suit isn’t



only about your own recompense—it’s about forcing businesses to follow the law and protect people in the future.

Client Testimonials

THANK YOU FOR THE OPPORTUNITY!

The 720 program helped me immensely! Within a period of a few months, I was able to raise my credit score to fair! I learned a lot of strategies to increase my credit score! It gave me hope and confidence as to how to manage my credit. The course was informative and fun to take. It was also quick with short lessons that were not overwhelming. Not only that, but because my credit score was improving, I was able to relocate and move into a beautiful apartment and lease a new 2016 car! I am very grateful for the 720 program and also for the legal group who helped me with one of the most difficult times in my life! This was the only legal group that I found

who went the extra mile with helping me rebuild my credit when I didn’t even know that was an option!

Extremely grateful client

WE PRETTY MUCH LOST

EVERYTHING when my income went down during the recession. At our lowest point, we even lost our house in foreclosure, which was so embarrassing and caused us a great deal of anxiety to not only me and my wife, but also to children! We tried to get back on our feet and start all over, but it was very difficult, especially with a bankruptcy and foreclosure. We didn’t know how

to recover and did all the wrong things. THEN, we put into action many of the ideas from the 720 credit program that was provided by the law office of Robert M. Geller. WOW, what a difference it has made—by always paying our bills early and following the action steps, our scores, once in the mid 400s, are now in the 700s. We could have never accomplished this on our own. THANK YOU for your commitment to helping others recover from having a “financial bump” in the road of life. There is such a thing as credit after bankruptcy, and there is also life after bankruptcy, and it doesn’t have to be a seven- or 10-year prison sentence!

S

Sudoku Time!

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

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

Solution:

Be My Valentine  
MOCHA FUDGE

This Valentine’s Day, give your sweetheart an extra-special gift—some tasty homemade fudge!

INGREDIENTS

Recipe courtesy of Chowhound.com.

- |                                                              |                                      |
|--------------------------------------------------------------|--------------------------------------|
| 2 (14-ounce) cans sweetened condensed milk                   | 1 tablespoon instant espresso powder |
| 1 pounds (24 ounces) bittersweet chocolate, coarsely chopped | ½ teaspoon fine salt                 |
|                                                              | 1 teaspoon vanilla extract           |
|                                                              | 1 teaspoon flaky finishing salt      |

DIRECTIONS

- |                                                                                                               |                                                                     |
|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| 1. Line an 8-by-8-inch pan with parchment paper.                                                              | 3. Pour into pan and smooth top with a spatula. Sprinkle with salt. |
| 2. Heat milk, chocolate, and espresso powder on the stovetop until chocolate is melted, then stir in vanilla. | 4. Refrigerate until set, then cut.                                 |