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Journaling is both a chance to organize your thoughts and an opportunity for therapeutic release, but traditional journaling isn t for everyone. If you hit a wall every time you try to put pen to paper or worry you ll have to burn your journal when you re done, there are other ways you too can enjoy the benefits of journaling.

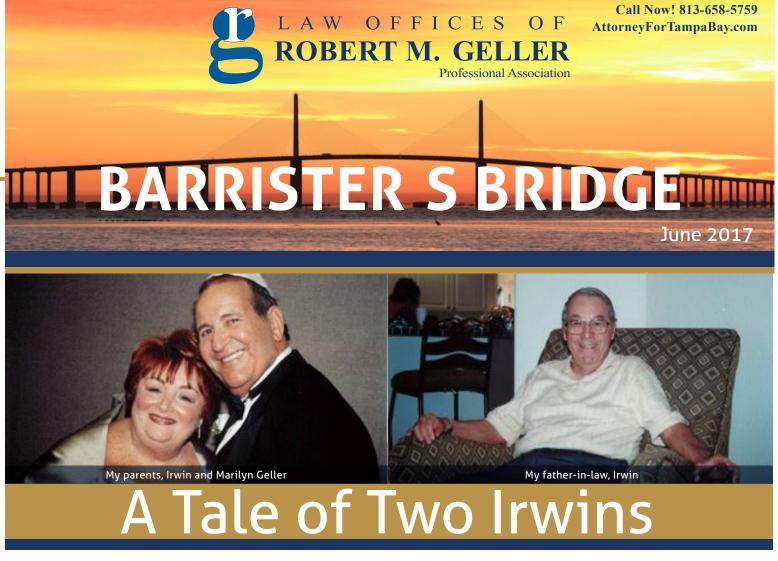
Write Letters to Your Kids Framing journal entries as letters to children can help provide a starting point for you. Many parents journal like this with the intent of letting their kids one day read the letters, but that doesn t have to be your end goal. Nor do you have to write to your kids. You can address your letters to your spouse, a close friend, your mother, or even a loved one who s passed away.

Record Quotes Quotes are special because they capture a profound feeling in just a few words. By recording some of

your favorite quotes, you re able to capture those feelings and reflect on why they resonate with you. Include quotes from historical figures, books, song lyrics, something you heard waiting in line at the coffee shop, or some of the darndest things your kids say.

Go Digital Apps like Day One for iOS or Journey for Android are perfect for recording your thoughts quickly. Journaling apps are as easy as scrolling down social media, but can be locked for your eyes only. Integrate written segments with photos to create entries you can reflect on from your phone, tablet, or computer.

There are as many reasons to journal as there are options for alternative journaling. Whatever you decide, just make sure it s something you ll enjoy doing every day. Happy journaling!



Thinking about Father s Day,

I ve been lucky enough to have two great Irwins in my life. The first Irwin was my father, Irwin Geller. The son of a furniture maker, my dad grew up in Brooklyn working in the family business, the Greenpoint Table Company. They had a small operation on Empire Boulevard right there in Brooklyn, the kind of mid-sized American company that you just don t see much these days.

You don t see too many men like my father, either. He was old-school in his work ethic; he worked a lot of Saturdays, and sometimes I came with as well. We stayed busy, as did my grandfather and Uncle Richard who were also heavily involved in the business. I always liked helping out in the factory, and it certainly gave me an appreciation for what previous generations of my family had built so that my siblings and I could have a good life.

My father did not have a lot of hobbies, but he had his family instead. He loved his kids and

did everything he could to give us a better life. He also loved and took care of my mother while serving as a role model for me, all the while holding a demanding job.

He was also a great people person. He could start a conversation with anybody, and everyone loved him. Even after his stroke, his sense of humor remained. I m strong as a fox! he d proclaim, eliciting laughter from the people around him. That was my dad.

Unfortunately, the economy turned against the Greenpoint Table Company; it was cheaper to import items from China than to buy American. When I was a kid, we used to always have a new dining room set every week or so, because Dad would sell the old one. But after a while, we ended up with a set for longer and longer. Dad would end up doing more sales than manufacturing, and eventually, he moved us to Miami and worked in sales pretty much full-time. Even when his health was failing, Dad would drive Mom to work, drive around all day doing sales, and

then come get her afterwards. He only knew how to work one way hard.

I loved my father dearly, and he loved all of us. He and my mom were a great team, and although he's passed on, I find myself thinking about him often.

But as I mentioned, there are two Irwins in this story. I m lucky to have a great father-in-law, who is *also* named Irwin! He s a great father who raised my wife, Helene, and her brother Jeff. Irwin is a great grandfather as well. I m really lucky to have a wonderful man like him to spend time with. Whether we re traveling to the Superbowl in San Diego to watch the Bucs bring home a championship or just sharing a good beer (the only kind of beer Irwin will accept!) on the back porch, I consider my wife s father a close member of my own family and a good friend.

Wishing you the best this Father s Day,



DIY Foods That Save Money How to Cut Out Expensive Premade Staples

Food is one of the biggest expenses for every family. An easy way to cut down on costs is to make items you normally buy premade. Here are some of the biggest offenders when it comes to an inflated grocery bill.

SALAD DRESSING Savings per bottle: \$3

Not only is bottled dressing expensive, but it s often packed with additives you want to avoid. Dressing is a simple formula: oil, plus acid (vinegar or lemon juice), plus other added flavors. You ll be shocked how easy and delicious it is

HUMMUS Savings per tub: \$3.50

Hummus pairs with nearly everything, but can cost 5 per tub. Canned chickpeas and tahini paste? They are a lot cheaper. And making hummus couldn t be easier. Add one can of chickpeas, cup of tahini, the juice of one lemon, and two tablespoons of olive oil in a blender. Mix until smooth and add salt to taste.

GRANOLA Savings per box: \$5

It s a great breakfast option, and one that comes with a steep markup, but granola doesn t even require cooking. Combine oats, dried fruit, and nuts, and you re done. You

can also add honey and bake the mixture, and then you have homemade granola bars.

BREADCRUMBS AND CROUTONS Savings per jar: \$2.50

When your loaf of sourdough goes stale, don t throw it out. Cube it, toss in some olive oil, and bake it into croutons. Alternately, crush it up and use it to bread meats or make stuffing.

The next time you re at the market, ask yourself which items in your basket can just as easily be made at home. Put in the effort to do it yourself, and your checkbook and taste buds will thank you.

The Insurance Company Is Not Your Friend Be Wary of In-Mail Offers

Anytime an insurance company thinks

they can pay you a dime to avoid paying a dollar down the line, they will. There are a number of tricks they ll employ to do this, but one particularly sneaky one is to send you a check in the mail. That s right, they ll cut you a check for a hefty amount of money, sign it, and send it to you. All you have to do is deposit the money into your

Of course, once you do that, your personal injury claim is o-v-e-r.

The letter that comes with the check says that this is a final offer and that by taking the money you agree to drop all future claims against the company. Don t think that the company is just trying to make things easy for you. If they sent you a check, it means they think you could easily take them to court for much more. The larger the check, the more money they

think they might end up paying if you don t take the money now.

We understand that after an accident or injury, money can be very tight. The couple hundred or thousand — dollars the company is offering might make a significant difference. But that money is often a drop in a bucket compared to what you re actually owed, and it s worth it to hold out for more. If you receive a letter and check in the mail or have been contacted by the insurance company in other ways, don t hesitate to get in touch with your attorney pronto.

And whatever you do, until you talk to your legal representative, do not cash that check.



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.

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."

Sudoku Time!



Solution:



Start your summer off fresh with this sandwich from the sea.

INGREDIENTS

8 ounces fresh or canned crabmeat

2 tablespoons mayonnaise

Kosher salt

2 tablespoons unsalted butter, room temperature

2 soft rolls, split down the center like hot dog buns Green leaf lettuce leaves (for serving) Freshly ground

white pepper

DIRECTIONS

- Mix crab and mayonnaise in a small bowl and season with salt.
- 2. Heat a large skillet over medium heat.
- 3. Butter opening of buns and cook until golden, about 2 minutes per side.
- 4. Place a large leaf of lettuce in each bun.
- 5. Add crabmeat mixture and season with pepper.
- 6. Enjoy!

Recipe inspired by BonAppetit.com.

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