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Work That Is Uniquely You

How to Find Your Creative Voice at Any Age

A question every creative person asks themselves at one point or another is, Have I found my voice? However you express yourself — whether it be through painting or gardening, yoga or knitting — finding your voice, the artistic style that makes your work uniquely yours, can be one of the most challenging aspects of sharpening your skills. Here are a few things you can do to make whatever you create more valuable.

Start with what you love. What makes you smile? The creative mind plays with the object[s] it loves, according to Swiss psychologist Carl Jung. Doing the activities that make you the happiest, and the activities you can easily get lost in thought doing, can help you discover what creative projects you are meant to embark on. At the very least, it will give you inspiration.

Seek inspiration. Although it can happen at any moment, inspiration doesn't always find us if we aren't busying our minds. Seek out inspiration by learning more about things that interest you and keep your mind fresh with new experiences and situations. You'll find that inspiration is everywhere when you look a little deeper.



Worry less about what other people think. Warning: You may need to take a break from the internet. It's important that you don't seek approval from other people or validation for your voice. Additionally, if you need criticism of your work, look for technique-driven feedback and try your hardest not to take comments too seriously.

Once you've stepped out of your comfort zone a bit, your voice will be more prominent the next time you pick up a pen to write or a needle to sew. By taking a more in-depth look at who you are as a dynamic person, your creativity will come more naturally and inspiration more often.

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BARRISTER S BRIDGE

December 2016

Two Holiday Miracles

Miraculous Medicine Saved My Life

Lots of people think about miracles this time of year, and I can say that I've experienced a few myself. But two stick out in particular as truly miraculous events — one of which literally saved my life. You see, I was born with a heart defect and an abnormality in one of my hands. Of course, the heart issue was more dangerous to my health, and as I got older, it became clear something would have to be done.

That something turned out to be open heart surgery when I was 4 years old. Keep in mind the year was 1965, and the procedure itself was barely off the ground. If I'd been born even a decade earlier, it's doubtful they could have done a similar operation. I had excellent doctors, but you can bet they were wondering whether or not it was worth the risk. I know my family spent a lot of time deliberating the choice before deciding to go forward. That decision saved my life.

Nowadays they make several small incisions when doing that sort of surgery, but back then, they just opened me right up and went to

work. It left a pretty good-sized scar, but I don't remember the operation very well. I remember the post-operation pretty clearly, though, because everyone was so happy I'd survived. The odds were not in my favor, and every year, they'd have a party at the hospital for the kids who'd survived that type of surgery in the past. They'd bring in famous people, like Gil Hodges. He was a notorious baseball player, but he was the manager of the Mets when I met him. I also got to meet Emmett Kelly, better known as the famous clown Weary Willie.

Being able to receive a treatment that wouldn't have been available a few years earlier was a miracle. And surviving that operation and getting to live a full life was another miracle. Finally, a third miracle is the fact that the operation is no longer nearly as dangerous; in fact, over the years, I've had clients with children who needed the same treatment. They're always relieved to talk to someone who's a living, breathing survivor of a much riskier operation.

Speaking of which, I mentioned that hand abnormality — I was born without a thumb on one of my hands! While not life-threatening, I again was able to benefit from what was then a new procedure called pollicization. They took my index finger and moved it down to where the thumb should have been, and it worked! In fact, in another touch with fame, the doctor who performed that surgery became well-known for working on children injured in Vietnam. There's a famous photo of children running from a bomb during the war, and the same doctor who treated me also treated those kids!

So there you have it — several miracles for the holidays. This season is all about being grateful for what we have, and spending time with family and other loved ones. That's what I'm going to do this year.

See you in January,

 Robert Geller

NOT EVEN ONCE

Payday Loans Are Never the Answer

Whether you re trying to keep the heat on or give your kids a nice holiday season, money gets tight this time of year. Many people take out payday loans to cover the costs. But no matter what your financial situation is, this is a bad idea.

Payday loans seem simple and easy. You head down to the payday loan place in the nearest strip mall and get approved for a loan of up to several thousand dollars. They don t care about your credit score or lending history, and you don t care that they re charging a setup fee of 20 percent up front and 4 percent interest a month. You borrow a thousand dollars. You ll pay it off with your next check or your holiday bonus, right?

Wrong. With the setup fee, you owe 1,200 right out of the gate. Your first payment is due soon after the money comes in, and look you already owe 4 percent interest! That s 48. Don t



expect to pay it off over the course of a few months, either. The loan company decides how much you pay and when. Missed a payment? Couldn t pay the full amount? Now you owe late fees on top of the original amount. And that 4 percent interest is about to compound again.

Securing a loan from your bank, asking for help from family or friends, getting an advance on your next paycheck, and pawning possessions are all valid options when you need money quick. Getting a payday loan is not.

Last summer, the federal government launched an investigation into payday loan companies nationwide, and even threatened RICO prosecution the same tactic used to prosecute the Mafia in New York and other organized criminal syndicates. You wouldn t borrow money from a Mafia loan shark. Don t ever take out a payday loan.



Your Life On Hold

Patience Is a Virtue in Bankruptcy

Bankruptcy allows you to restructure or eliminate your debt, freeing you from the difficult situation you ve been in. It also means putting some plans on hold. There are four big things that you ll have to exercise patience with after filing for bankruptcy.

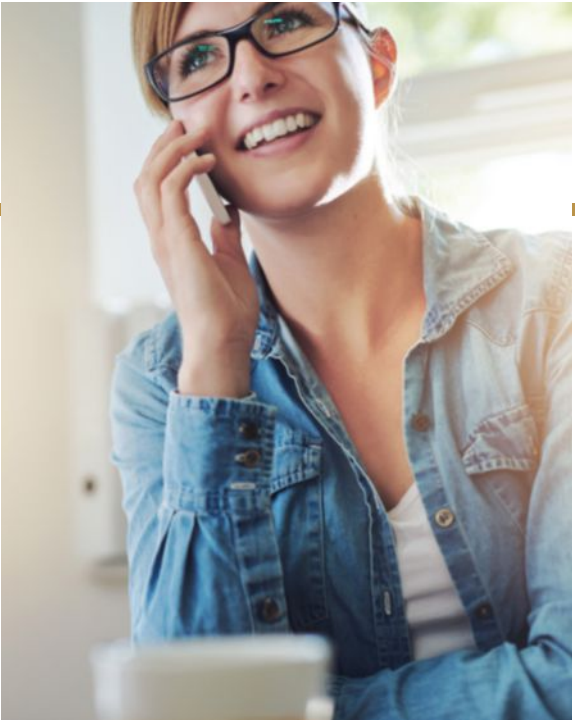
First, it s going hurt your credit score for a while. The bankruptcy itself will remain on your credit report for 7 10 years. But that doesn t mean you won t see some small improvements over the years; it s just going to be gradual. Stay on track, keep your goal of a fresh financial start in mind, and eventually your credit score will reap the rewards.

Second, you ll lose some control over your paycheck. For 3 5 years, your income will be regulated by the bankruptcy court, and payday won t have the same meaning as it

once did. Hang in there! The benefits are well worth the sacrifice as you get your financial life back on track.

Third, watch out for credit card offers — you ll get a lot after you file for bankruptcy. That s because they know you can t file again anytime soon, which means you ll have to pay what you owe on the cards. You re better off ignoring these offers and making cash a part of your new approach to financial management.

Fourth, and last, you won t be buying a home in the near future. After filing, it ll be two years before you can be approved for a VA home loan, and four for a conventional mortgage. Instead of being upset, focus on saving for your down payment.



Is bankruptcy worth putting your life on hold? Do you want to know more about the process and how it can help you? Contact our offices for more information, and for help.

Client Testimonials

I WHOLEHEARTEDLY ENDORSE THIS LAWYER.

I have the honor of belonging to an ultra-exclusive (top 45 nationwide) attorney mastermind with Robert that meets regularly in person. Robert is an accomplished bankruptcy attorney who really gets results for his clients. He advises and mentors other bankruptcy attorneys from all over the country. His command of the law is amazing! If you live in or around Tampa and are in need of any kind of bankruptcy advice, do yourself a favor and meet with Robert. You will be glad you did!

John M.

MR. GELLER HAS HELPED ME ON TWO legal matters over the past 15 years. He is kind and understanding and

knows how to really listen. Then he knows how to fight for every penny you are owed. I strongly recommend Mr. Geller.

Mike P.

FRANK PAPA IS AN EXCELLENT, compassionate, hard-working attorney.

Kurt B.

FIRST, I WANT TO SAY THANK YOU for your direction and professionalism. Our Chapter 7 Bankruptcy went very smoothly and was uneventful because we followed instructions and did exactly what you suggested we do. Your payment plan helped us out, because at the time we filed, we were about flat broke trying to keep up with things that we did not have the financial means to handle. Your credit

education course after the bankruptcy is also great. Our experience with your firm has given us a renewed respect for the law profession and our judicial system. We are forever in your debt.

MK



Days of Hanukkah

Sudoku Time!

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

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

Solution:

Beef and Mushroom STUFFED ACORN SQUASH

INGREDIENTS

- | | |
|-----------------------------|---|
| 1 acorn squash | 2 teaspoons curry powder |
| Coconut oil, for saut ing | Salt to taste |
| onion, chopped | Freshly ground black pepper to taste |
| 2 garlic cloves, minced | 2 cups chopped fresh spinach or other green (arugula, kale, etc.) |
| 2 cups sliced mushrooms | |
| pound ground grass-fed beef | |

DIRECTIONS

- Cut the squash in half and scoop out seeds. Microwave the squash for 7 8 minutes, or until tender.
- Meanwhile, in a skillet over medium heat, melt a little coconut oil and add the onion, garlic, mushrooms, grass-fed beef, curry powder, salt, and pepper.
- Stir until vegetables are cooked and beef is browned.
- Add the spinach and cook until it s just wilted.
- Scoop the filling into the squash halves and serve.

Recipe inspired by cookituppaleo.com.