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3 Great Apps to Maintain Your Mental Health at Home

When you lead a busy lifestyle, mental health often takes a back seat to other pressing matters. Thankfully, there are a number of easy-to-use apps to help address this concern. Even if you're pressed for time, these apps can help you maintain your mental health. And if you're just looking for some simple resources to guide you through mood-boosting exercises, they've got you covered there too.

Moodfit (GetMoodfit.com) Think of this app as a fitness tracker for your mind. The mood tracker allows you to record your moods and thoughts and follow trends and changes over time. You can look at these trends yourself or set the app to monitor specific areas of your mood. This highly customizable app is packed with tools and resources to help you with your mental health. In addition to the mood tracker, Moodfit offers a range of breathing exercises and a guide to mindfulness meditation.

MoodMission (MoodMission.com) If you're struggling with mental health issues, like anxiety and depression, you may feel like this free, evidence-based app was designed just for you. MoodMission asks you a series of questions to assess how you're feeling, then suggests a series of "missions" you can complete to help you get into a better state of mind. Missions are short, achievable tasks, like taking a walk

around the block or cleaning up a room in your home. Of course, like all the apps listed here, it is not a replacement for professional mental health care, but it offers evidence-based exercises and a level of support that's not often found in smartphone apps.

Talkspace (Talkspace.com)

While this app contains a number of mental health tools, its primary purpose is to connect you quickly with one of the company's thousands of licensed and experienced therapists you can message on a regular basis. Unlike traditional therapy where you schedule an appointment and meet in person, Talkspace allows its user to communicate with their therapist as issues arise through the app's encrypted messaging system. It also allows you to request a check-in from your therapist and provides a place for them to upload your therapy notes. Talkspace is more costly than some other apps, but depending on your specific needs, it may be worth it.



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Many of our clients never
come into the office. We
use technology to handle
their cases virtually all
across Florida.

Welcome to Movie Night A Dellutri Family Ritual

Some people take a casual approach to movie nights, but in our house, movie time is when things get serious. There's no room for misbehaving on a movie night — there are rules! Years ago, each member of my family staked their claim to a particular spot on the couch, and we all have our roles to play when the curtain goes up.

My wife, Marjorie, is the one who makes the noise. She can never manage to sit through an entire movie, no matter how many times I say, "Please, honey, try to keep the distractions down!" Even if we're watching a film she loves, she inevitably has to step out to use the restroom, make popcorn, or answer a text. She tries to be sneaky about it because she knows she'll get in trouble with the kids, but the bright light when she opens a text always gives her away. That's when the groans of, "Mom" break out. Truly, Nick and Alyssa are kids after my own heart. I don't have to say a word.

My son Nicholas is the movie commando — he keeps us all on track, making sure every step of movie night goes according to plan. Alyssa, meanwhile, is the enforcer. Normally, she's a sweet young woman who gets along with everyone, but if you talk during a movie, oh boy, will she get you! I swear, daggers come out of her eyes every time she hisses, "Why are you talking?"

Now, I realized that the picture I've painted of movie night so far might sound more like a military operation than a relaxing Friday, but I promise it's hilarious, and gets even

better when our older kids come over! Marjorie and I started turning all of our kids into movie buffs at an early age, and now all of us can debate a flick for hours. Movies with my family are often the best part of my week, especially when our granddaughter Konnor gets involved.

Thanks to her, I know all the words to "Frozen 2." Sometimes I think that if I have to go "into the unknown" one more time, someone is going to get hurt, but Konnor always manages to melt my heart when she changes into one of her princess dresses for the movie. Sometimes she's Anna or Elsa; other times she's Ariel, Cinderella, or Rapunzel. I never know who I'm going to be watching a movie with, but it's always a princess!

Probably the trickiest part of movie night is actually selecting a movie. As a compromise, we like to rotate the honor. Marjorie likes chick flicks, Alyssa goes in for Disney movies, and Nick is the wild card who picks whatever he's in the mood for. When it's Marjorie's turn, I tend to suffer through the romantic comedies or escape into sleep, but somehow the kids think my movie selection is the one that's



terrible. The kids now hate Kevin Costner flicks and anything starring John Candy (How can you not love Uncle Buck?) but my absolute favorites are "The Godfather I and II" There are so many life and business lessons to be learned from these movies, including these gems:

- "Leave the gun. Take the cannolis."
- "A man who doesn't spend time with his family can never be a real man."
- "I'm gonna make him an offer he can't refuse."
- "Never tell anyone outside the Family what you're thinking again."
- "Women and children can be careless, but not men."

And last but certainly not least:

- "In Sicily, women are more dangerous than shotguns."

How could anyone not love these movies? If you've never seen them, do me a favor and plan a movie night of your own immediately. It doesn't have to be as formulaic as ours, but if you do go all-out with the popcorn and shushing, I promise you won't regret it. Let me know what movies love to watch together and what rules you follow in your house at CarmenDellutri@DellutriLawGroup.com.

-Carmen Dellutri

If you know someone who would like a copy of this newsletter, please visit this link to add them to our mailing list:

DellutriLawGroup.com/resources/newsletters

Apply for as Many State and Federal Assistance Programs as You Can

Many Small Businesses Are Relying on Credit Cards: Should You?

A new CreditCards.com poll paints a bleak picture for small business owners struggling during COVID-19. The survey finds that 35% of small-business owners in the U.S. are using personal credit cards and savings to stay afloat.

The survey finds that 7 out of 10 business owners have used a PPP loan, personal credit cards, or business savings (or a combination of all three) to stay in business. A full 32% of poll respondents said that they need help from customers to stay in business this year, and many are making pleas to the public for help.

Help for Florida Business

The state of Florida has created a survey (FloridaDisaster.biz/BusinessDamageAssessments) for small-business owners that will help the state track the need for funding and other government help. The survey notes that any struggling business should register with FEMA (DisasterAssistance.gov) for assistance. A portion of the study details the types of loans available now (or in the future) for small-business owners.

At present, the two areas in Florida that have been declared for individual assistance include Jackson and Leon. Residents in other areas are still encouraged to fill out the state survey to obtain help available on the state level. When we tested the FEMA form for the two counties listed in Florida, we did not see any additional forms.

We did find some more information about local business help through the federal government on this site (FEMA.gov/

disasters/coronavirus/economic). The government also began accepting applications for disaster loan assistance for small businesses. If you fill out this application, make sure you follow the instructions precisely to avoid an application delay.

Another state resource, Florida Disaster Biz (FloridaDisaster.biz), is worth looking at if your small business is currently struggling. This website may help determine which loans are available to you and what you can do other than dip into your savings or use a personal credit card.

Our Thoughts on Using Credit Cards to Bridge Gaps

Once you begin using a credit card to keep your business alive, it's hard to stop. If there's no relief in sight, no loans or help that you can apply for, and your business is struggling monthly, using a card will mean a large bill you cannot pay at the end of the day.

It's undetermined how long COVID-19 will last and whether or not we will go back to any kind of previous "normal." What can you do in the meantime? Try to apply for as many state and federal assistance programs as you can.

Put in the time to make sure your paperwork is filed correctly and do as much research as you need to find bridge loans that will help.

If your business is struggling beyond the point of no return, we suggest that you cut your losses (as hard as that is – and believe us, we understand) and close your doors.

Testimonial

Our Clients Say It Best

★★★★★

"I would most highly recommend Dellutri Law Group for various reasons: Their compassion, kindness, and concern were unmatched after my extremely serious, near-fatal car accident. Ms. Amanda Downing, one of the partners, worked very closely with me from beginning to end. I knew that Amanda had my best interests at heart. Every time I called into the office, the pleasant and well-informed staff members were a pleasure to deal with. Nathalie Olivo is Ms. Amanda's legal assistant, and despite having limited personal dealings with her myself, I was told that she worked tirelessly behind the scenes as did many others, such as the lovely Lidiana Gongora ..., enabling me to focus on my recovery and attend my surgeon and doctor appointments, which were also of utmost importance. Mention must be made of the very special Casey Byrus with her gentle Southern manners (assisting me out of my vehicle into my walker and then returning me safely back into it!!). Casey is also very gracious and amiable, like Lidiana. Last, but certainly not least, I have to express what a true delight it was to always hear the happiest voice ever, that of Nicholas Paul, over the phone. His phone skills are unmatched. And then to meet him in person, well, that truly made my day after a long, grueling recovery!! He's definitely an asset to the firm. Yet ALL the employees in their own way are welcoming, well-trained, and fine people. I will be recommending Dellutri Law Group for many, many years to come. I feel blessed to have been one of their clients! Thank you 🙏." –A.B.

Small Business Spotlight

Badgers Business Solutions



"Paying credit card fees sucks," says every business owner! Sonny "The Badger" and Angie "Momma Badger" own Badgers Business Solutions, where they focus on credit card processing for businesses. They have been helping local businesses save money for the past 15 years because they were once business owners that thought paying credit card fees sucked, too. They have always offered a free consultation to see if they could beat your current rates or get rid of your fees altogether. They will also help determine whether or not your business is using the right equipment/software to process credit cards.

If you couldn't tell by their picture, they are avid motorcycle riders. This last March they created a free way for the biker community to support each other at SupportBikers.com. This has really shifted their focus to provide merchant services for biker-owned and biker-friendly businesses.

If you or someone you know would like free advertising to the biker community or would like to save money on their credit card processing, call the Badgers at 863-703-4840 to set up a free consultation. You may also visit their website at BadgersBusinessSolutions.com. They take the "BS" out of "Business Solutions."



A Huge Thank-You to Our Referral Partners!

Last month we had:

- 25 referrals from friends, family, or previous clients
- 14 referrals from other attorneys
- 19 returning clients for a new matter
- 3 referrals from other professionals in town
- We sent out 64 referrals



Employee Spotlight

Our Summer Interns Were Fantastic

Alyssa and Nicholas spent their summer off interning in our office. Internships are nothing new for Dellutri Law Group (you may remember some of our fun videos, inspired by "The Office," that we posted last year). Alyssa was invaluable in our bankruptcy department, helping her Aunt Ronnie process files and offer support in any way possible. Alyssa's work ethic and professionalism were unmatched, and her happy demeanor was infectious!

It took no time at all for Nicholas to become part of our Client Concierge team. While we hold everyone to a certain level of customer service expectations, some things just come more natural for certain people. Nicholas excels in the customer service aspect. Going above and beyond was not something that needed to be asked of him. He just did it. If fact, if you jump to page 2 and review the testimonial, you'll see that in his short time here he made a large impact on clients.

We hope they have the best year back to school and can't wait to see them again!

Spooky Strawberry Ghosts

Inspired by Candiquik.com

These adorable chocolate-dipped strawberry ghosts will be the stars of your Halloween party!

INGREDIENTS

- 16 oz white chocolate, chopped
- 24 strawberries
- 1 package mini dark chocolate chips

DIRECTIONS

1. In a microwave-safe bowl, heat the white chocolate at 50% power for 30 seconds. Remove it and stir, then repeat the process until melted.
2. Lay out a sheet of parchment paper.
3. One by one, dip the strawberries into the melted white chocolate and set them on the parchment. Allow the extra chocolate to pool to form a "tail" effect.
4. Before the chocolate coating fully cools, add three mini chocolate chips to each berry to form two eyes and a mouth.
5. Let chocolate set, then serve your spooky snacks!

What's the Good News?

"Whatever you do, work heartily, as for the Lord, not for the men."

Colossians 3:23