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THANK YOU FOR YOUR REFERRALS!



Referrals are the lifeblood of our business, and we thank each and every one of our readers for their trust in us. We promise you that if you refer friends or family, we will treat them as if they were our own family.

We're here to help.

Remember, as always, that we're here to help. Think of us as the lawyers in your family and call us if you have a legal need. If we can't help you, we almost certainly have someone in our network who can.

If you have questions, or would like to be removed from this list, just send an email to newsletter@doraziopeterson.com, or call the office.



*"You can always become better."
 -Tiger Woods*



OUR TAKE

Why We Love a Comeback.
By Scott

Despite its ability to test one's patience at a nearly unequal level, I love the game of golf, and I enjoy teaching our kids and watching them develop their own love (or, sometimes, loathing) of the game.

During the late 1990's and early 2000's Tiger Woods was the most dominant athlete in golf, or any other sport for that matter. He was so well known, in fact, that my senior thesis in college was a discussion of the outsized roles that Woods and Michael Jordan had taken on in our culture, as athletes whose fame had transcended their respective sports.

So I, along with countless others, watched in disbelief as Tiger's world came crashing down during the late 2000's and early 2010's - initially the result of his own very poor decision making, and ultimately the result of his body breaking down so completely that, by 2017, he was unsure if he'd ever be able to swing a golf club again. It is not an understatement to say that it was one of the greatest public falls from grace in the history of sports.

This past Sunday I watched (this time in awe) as Tiger came from behind at golf's most prestigious event, The Masters, to win his first major tournament in eleven years. The last ninety minutes of the tournament was some of the most compelling television I've ever seen. And I'd be lying if I said I did not get choked up when Tiger hit his final putt on the 18th hole, let out a series of roars and, the crowd chanting his name, embraced his son in a way that said, "After all that I've done, you can be proud of me again."

Make no mistake, Woods spent many years living in a bubble of privilege and entitlement, treating other people as though they were disposable. He hurt many along the way, including those who loved him the most. But he paid for his misdeeds,

in a public humiliation the likes of which most of us cannot even fathom. Then, to literally add injury to insult, his body broke down, he became a shadow of his former self, developed an addiction to painkillers and was arrested for driving under the influence. He hit rock bottom.

But instead of giving up, riding the wealth he had already amassed and quietly living out his days, he put his head down and got to work. His work ethic, always unparalleled, somehow became more intense. There are stories of his getting up 3am, hours before a round of golf, to workout and stretch, just to be able to swing a club. He did all this quietly and with humility, which in the past was not a given. And then, at the Masters, it paid off.

Now, you might say, "sure, he's a rich professional golfer. It's easy for him." Except that it wasn't. In fact, what's makes Tiger's comeback so compelling is the level of physical and emotional adversity that he actually had to overcome to once again succeed at such a high level.

While it's probably safe to say that none of us will ever have such a spectacular public fall, we can relate to the feeling of dealing with and overcoming adversity. And to see someone do so in a such a spectacular fashion, and to come back from it arguably a better person than before, gives us hope that with enough hard work, anything is possible.

Many of our clients are dealing with adversity - most often through no fault of their own. It would be easy for many of them to sit around and wallow, but most don't. And while their comebacks won't be as public as Tiger's, they will in many cases be even more difficult and hard fought.

This is why we love comeback stories so much, because they remind us that no matter how bad things are, we can always put our head down and do our best to take the next step forward.



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5 PEOPLE YOU SHOULD CONSIDER HAVING IN YOUR LIFE

By Scott

I'm an only child. Because of this I'm pretty comfortable being alone, but I also have a tendency to want to do everything myself, which is not the best way to get through life. I've learned as I've gotten older that surrounding yourself with the right people is very important.

We counsel clients daily, and in doing so we see where they might be lacking support. Below are five common areas where it pays to have good people in your life.

And remember – just because technology allows you to buy a product or service without actual human interaction, doesn't mean you should. There is real value in getting to know the people whom you are trusting with the important things in life.

1) A physician/medical provider who knows you.

The healthcare field is going through significant changes. Among those is rapid consolidation of practices into larger groups, and in many cases decreased time that medical providers are able to spend with individual patients. This makes sense from a business perspective. It can also be frustrating. Finding a provider who will get to know you and spend the time to sit and answer your questions is a wonderful thing.

2) An insurance agent.

Underinsured coverage? Umbrella coverage? Renting on Air BnB? You need to be aware of these and many other insurance related issues, and a good agent will make sure that you are.

3) A financial professional.

If you want to be blown away, take a look at an investment calculator that shows you how much

you would save by investing \$200 per month for thirty years with an 8% investment return. Compounding interest is often referred to as the eighth wonder of the world, for good reason.

Again, you can save and invest yourself with an online product, but when you have questions or changes in family structure, it's very helpful to have someone just a phone call away to talk you through the financial implications of your decisions or life events.

4) A lawyer you can (actually) talk to.

Of course we believe this!

A lawyer shouldn't be someone you view as only coming into your life when you buy or sell a house, or when your child gets into trouble. They should be an advisor on significant life events, and a resource for other professionals. We consult with clients all the time on a wide range of issues, not just when they are dealing with adversity. Find a good lawyer you can trust and seek them out when you need guidance – that's what they're there for. (HINT: if you're reading this you already have one).

5) A health coach/trainer/partner/group.

If compounding interest is the eighth wonder of the world, accountability may be the ninth. There's simply no comparison to the things that you are able to accomplish when you have someone else holding you accountable.

Whether it's hiring a trainer, joining a group training program, or just getting a friend to encourage you to be more active on a daily basis, accountability can be a major difference maker, and can lead to seriously improved health.

NEW STUDY HIGHLIGHTS NATIONWIDE INCREASE IN PEDESTRIAN ACCIDENTS

A recent study has highlighted something that we've known for quite some time - distracted driving accidents are on the rise. More worrisome, however, is the fact that the increase in accidents (a three-decade high) involves auto-pedestrian accidents - accidents where a pedestrian is struck by a car.

The Governor's Highway Safety Association study, highlighted in The Guardian, estimates that more than 6,000 pedestrians per year are killed in accidents, some 17 per day. While some of the typical factors are involved: alcohol/drugs, speed, road lighting; it's distracted driving that is seen as the major culprit in the increase nationally.

Many cities, including New York City, have signed on to a network called "Vision Zero", a non-profit which works with cities in designing safer roadways to accommodate what it views as natural human behavior.

If you have questions about a distracted driving accident or would like a free "Ignore the Phone" sticker, give us a call or send an email to newsletter@doraziopeterson.com.

Distracted driving is increasing.

While we continue to hear talk about driverless cars, reality is that it will be many years before they are ubiquitous enough to make significant changes in safety outside of major cities. In the meantime, parents and families in Saratoga Springs and the Capital Region must continue to be aware of the risks of distracted driving and must continue to educate their children and loved ones about what can happen when you try to respond to a text while driving 30,40,50 mph or more.

We've talked before about the distance a vehicle travels during the time when a driver looks down to check his phone. By highlighting the reality that the problem is increasing nationwide, we hope others will join in educating their friends, families and neighbors about this epidemic.

