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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.



*"I've learned that people will forget what you said;
 people will forget what you did;
 but people will never forget how you made them feel."*

—Maya Angelou



OUR TAKE

Lessons in service and civility from Tiger Woods and the island of Nevis

By Scott

Last week we were fortunate enough to get out of the cold and take the kids to the small island of Nevis for the week. It's a trip that we all look forward to during the winter, and (we hope) it gives the kids a chance to experience a bit of a different culture.

On the flight out and during the week I read a biography of *Tiger Woods* that was written last year. Aside from the fact that I'm interested in golf and watched Woods in awe during his prime, the book was a fascinating character study of one of the most intense and dominant athletes of the last fifty years. The book does not paint a glowing portrait of Woods as a man, but it does take a thoughtful look at why, perhaps, he is the way he is (hint: his parents trained him to be an "assassin.").

One of the takeaways from the book was the fact that during the large majority of his professional dominance, Woods seems to have been a pretty self-centered (narcissistic is probably a better word) guy. The book is filled with story after story of Woods blowing people off, failing to acknowledge kind acts of others, or not being there for friends when they needed him. The irony, as the authors point out, is that had Woods shown the smallest bit of decency towards those whom he blew off, they would have loved him forever. Instead, when he inevitably fell from grace, there were many people who couldn't help but think that he had it coming.

I saw this concept play out in a slightly different way during our vacation. We stayed at a nice resort, but it had a few quirks along the way. The room had a strange smell, the door was broken, etc. But the staff was very, very friendly, and within two days were addressing us by name, going out of their way to help, and were genuinely considerate. This behavior made a significant difference in our perception of the place, allowing us to overlook things that could have otherwise become sources of frustration (Note: we did not complain - this was the way they treated everyone).

One of the reasons that we've kept our firm small is because we understand that clients, above almost anything else, want to feel like we know them and care about them. We are not perfect, just as our hotel wasn't perfect and Tiger Woods is not perfect (far from it, in many ways). But a bit of humility, contrition and caring goes a long way.

Of course this idea extends beyond hotels, and professional athletes and law firms. The late poet Maya Angelou has a quote about how people will rarely remember what you said, or did, but they'll always remember how you made them feel, and these examples have certainly reinforced that for me.

*NOTE: I'd be remiss if I did not give our readers a "save the date" that the film *Free Solo* (my favorite movie of 2018 and recently nominated for an Oscar for Best Documentary Feature) is premiering commercial free on the National Geographic Channel on March 3. Set your DVR now - you can thank me later.

FEBRUARY 2019
 NEWSLETTER



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 ATTORNEYS**

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 Margaret E.
 Gilmartin, Esq.**



3 THINGS – HOMEOWNER'S INSURANCE

Homeowner's insurance may be more overlooked than auto insurance. Most of us simply pay for whatever our mortgage company required at the closing when we purchased our home, and never looked at the policy again. If this is you don't feel bad, but you may want to take a look at your policy and be sure that it has what you need. And remember, if you have questions let us know and we'll take a look. Here are a few things to consider.

1) Liability coverage: your mortgage company is mostly concerned with insurance that will cover the home in the event of a fire or other catastrophic event. While you should be cognizant of this, you also want to ensure that you have sufficient coverage in place to protect your family in the event someone is injured on your property. This could be anything from someone falling on your sidewalk, to being bitten by your dog. As with auto insurance, more is better, and you'd ideally shoot for \$500,000 to \$1,000,000 in coverage, especially if your home has significant value.

2) Umbrella or excess coverage: Generally, you have the ability to purchase an umbrella or excess policy of insurance on your homeowner's policy. Think of this as a safety

net. You hope you'll never need it, but it's there as coverage over and above your home and auto policies in the event of a horrific accident. \$1,000,000 is a good amount if you can afford it.

3) Renter's insurance: not a homeowner? You should still get insurance. Renter's insurance is relatively inexpensive, and in addition to protecting your goods, you can occasionally find coverage that will also protect you from liability claims. This could save you tens of thousands of dollars in the event of a major event (such as a pet attacking a visitor).

*Bonus: Have tenants in your home? Air B&B is making home rentals more popular than ever. In Saratoga, many people (including us in the past) rent their homes for weeks at a time during the summer. If this is you, be sure that you have coverage for this, typically in the form of a rental rider to the policy. If you have long term tenants, you may also want to require them to have rental insurance (put this in your lease).

Remember – all of our suggestions are based upon real world issues that we've encountered, so if you have questions on any of this, give us a call.



LOCAL SPOTLIGHT

MARGARET E.
GILMARTIN, ESQ.



What do you do for work, and why?

I am a solo practicing lawyer who went to law school at the age of 46. I was the Global VP of Quality and Regulatory for chemical company in CT when the COO approached me about going to law school with the intent of then becoming their in-house counsel! It had been 20 years since I had finished my M.S. in Chemistry at RPI so I was that many years older than the majority of the students I went to law school with. I saw few issues with the age gap and found it an advantage I had the life and business experiences to relate to my legal classroom education. It was an amazing experience I wished I had made the transition from chemist to lawyer sooner! I love the law, being a lawyer and my 4 years at Western New England University Law School. I graduated, passed the CT bar and became NA General Counsel for the next 7 years for the company that financed my legal education. I missed NY though and wanted to get back to my home state. So I moved back to the area where I had done my B.S. at SUNY Albany and the home I had bought 10 years earlier in Saratoga. Starting my own business after working for corporations for 40 years was challenging. However, I like the freedom and flexibility of owning my own business and working closely with clients. My practice focuses on my roots as a business lawyer and I supplement my practice with real estate, estate planning and some family law.

What do you enjoy doing outside of work?

I like to keep busy so I enjoy a lot of things when I am not working. For relaxation I make jewelry and read a lot. I also do most of my home improvements myself... with some help from my brother! My favorite thing though is traveling with

family and friends. Until he was 89, my travel buddy was primarily my dad. Now that he is almost 96, the best part of my travel is coming home to enjoy a favorite bottle of wine with him and share my stories and pictures!

Where do you live and what do you like most about it?

I live in Saratoga Springs. I am just over a mile from the horse racing tracks and right next to Spa State Park. The location is perfect for a music loving, thoroughbred and harness racing fan! Walking distance to downtown also means great food and entertainment close by... there is always something going on! There is an incredibly talented local music scene I follow regularly, an amazing library and I am surrounded by beautiful country and can be skiing and hiking within minutes. I feel so lucky to be living in Saratoga Springs!

What's your favorite cause or charity, and why?

There are so many worthy causes out there! However as a lawyer, "Access to Justice" is important to me and somewhere I felt I could really make an impact. Navigating the law and our court system and the various forms and steps in the processes is intimidating for any non-lawyer and should not be a barrier to a persons basic legal rights and protections. I volunteer in Albany housing court to provide legal assistance to unrepresented parties through the Legal Aid Society of Northeastern new York and I also represent victims of domestic violence through the Legal Projects pro bono attorney program. I was fortunate enough to be provided a legal education at no financial cost to me. Taking the time to volunteer to pass along my legal knowledge is time I am happy to spend!

What book or movie do you most recommend or give to friends?

That is a really hard one to answer! I read a lot and I am a Netflix junkie! I just saw Bohemian Rhapsody in a theatre though and was blown away! My reading taste is eclectic though I tend towards satire, legal thrillers and historical novels. Some of my most favorite authors I have read virtually everything they have written are Edith Wharton, Christopher Buckley, Carl Hiassen, Irving Stone, John Grisham, John Ellsworth and John Irving.

Bonus: How can our readers find you to learn more?

I can be found in my home-office at 29 Spa Drive in Saratoga Springs and on my website at www.gilmartinlawfirm.com.