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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.



"All of us every single year, we're a different person. I don't think we're the same person all our lives."

—Steven Spielberg



OUR TAKE

By Scott

Happy New Year! We hope you all had a safe and happy holiday season. We were able to take some time off and spend it with the kids. I have to say, however, that discussions with them are increasingly feeling like negotiations with opposing attorneys...

We're making some changes to the newsletter in the New Year. First, we're starting a recurring monthly column called "3 Things." This column will discuss things you might want to consider in various areas of life, from buying car insurance to home safety to renting a house.

Have any areas that you think might be worth exploring in our 3 Things column? Send them over to us at newsletter@doraziopeterson.com and we'll look to add them to a future newsletter.

Second, we're going to be spending more time profiling local folks who might be able to help you in times of need. This month we profile Megan Harris-Pero, Esq. Megan is a local

attorney whose story about restoring an old house immediately peaked our interest.

Know someone who might be a good fit for our local profile feature? Send us an email and we'll look into it. We know that we've got some very engaged readers, and we look forward to some great interaction in 2019.

Speaking of which, have any New Year's resolutions? Feel free to send them to us and we'll highlight some in future issues.

For me (Scott) personally, I have a few that I'm hoping to achieve. In no particular order, they are:

1. Practice guitar for thirty minutes a day;
2. Get a blue belt in Brazilian Jiu Jitsu;
3. Check email and social media less frequently;
4. Finish one book per month;
5. Have more good conversations with friends.

Here's to making the effort in the New Year!

JANUARY 2019
 NEWSLETTER



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3 THINGS – AUTO INSURANCE

Buying auto insurance is typically a no-brainer – you fill in the information and you get a quote. There are, however, a few things that you will want to be very clear about. Here are three. And remember, if you have questions about insurance policies feel free to reach out to us - we're happy to take a quick look.

1. Coverage limits:

It's understandable why people tend to opt for less insurance coverage – it costs less money. But it's also a big mistake. For one thing, increasing your coverage does not, over the course of a year, cost you that much more in premiums. More importantly, however, is that increased coverage protects you and your family.

Look at it this way – if you own a house and you are involved in an accident, your house could potentially be at risk if you do not have significant auto insurance coverage. In these circumstances, you'd think the cost difference between \$100,000 in coverage and \$500,000 in coverage might be worthwhile.

If you can afford it get at least \$250,000 in auto liability coverage. \$500,000 is better and \$1million is ideal.

2. SUM/UM Coverage limits:

We cannot overstate the importance of SUM coverage. We've had multiple clients get left out in the cold following an accident because the other driver did not have sufficient auto insurance and our clients did not have sufficient SUM coverage.

SUM coverage is insurance on your own policy that will provide coverage if you are hit by another driver and your injuries exceed the other driver's coverage limits. Typically, this happens when the other driver has \$25k, \$50k or \$100k in coverage.

SUM coverage is cheap, but insurance agents rarely explain it in any detail or recognize the need for it. Do yourself a favor and get at least \$250k in SUM coverage. Again, \$500k is better and \$1million is ideal. This won't cost much extra.

3. Other driver coverage

When you review your policy, be sure that it covers operators of the vehicle other than you. It's rare that it would not, but you'll want to be sure that if a spouse of child is operating the car, you are protected, and they are protected.



land where the house sits so it feels a bit like giving back to the community and my family, and of course, we hope to enjoy more relaxation and less work there soon. I appreciate finding time to relax and practice yoga.

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

We live in Wilton. I like the convenience of having my office close to home, my kids in school close-by, the Wilton Y, and anything we need to purchase within a short drive. We are also lucky to have some wonderful neighbors. Having a community of people that are willing to help you and accept help from you is important to me.

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

Currently my favorite charity is "Beyond My Battle," which is a local not for profit started by two amazing women with a mission to provide resources to help people living with diseases or disabilities, or their loved ones, with resources and tools for addressing stress. I just joined their Board and found their mission was in line with what I want for my clients - to reduce stress, provide resources and tools to help people. I also appreciate causes to help farmers access land, such as American Farmland Trust, Saratoga Plan, and the Agricultural Stewardship Association.

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

"Loving What Is" by Byron Katie. It's a book that helps you look closer at your thoughts to see what is truly helpful and serving you. I have learned from yoga and meditation that if I can take the time to witness my thoughts it can help me recognize which thoughts are helpful for me and what I should let go. This book assists with that kind of introspection.

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

Readers can learn more at www.hperolegalcounsel.com or our Facebook page, www.facebook.com/hperolegalcounsel/. Feel free to call or email for legal consultations. We will also host some informal events at our office in 2019. We will be bringing guests in to lead discussions on everyday life subjects like: How to Buy a Car, and Home Organizing Made Easy.

What do you do for work, and why?

I help people plan and prepare for life transitions through estate planning, business planning and elder law (long term care planning, guardianship). I have always been interested in helping people and in law. My older sister suffered a traumatic brain injury from a car accident when I was 10 years old. This unfortunate life event taught me that life can change unexpectedly. By helping clients plan ahead for life certainties and emergencies I can help them avoid some personal and family stress later in life.

What do you enjoy doing outside of work?

I spend almost every weekend with my family up north in the town of Essex. My husband, kids, and I have been bringing a small old neglected home back to life, working on the project mostly on our own for almost two years. It is almost inhabitable now. My ancestors once owned the