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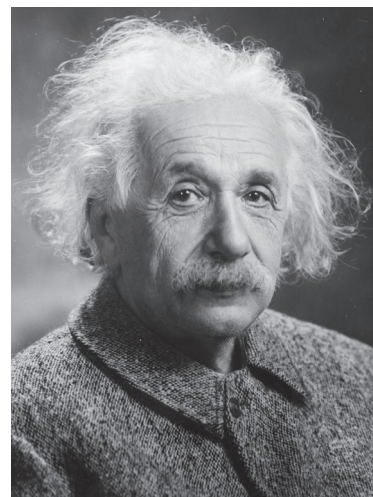


*Referrals are the lifeblood of our business, and we thank each and every one of our readers for their trust in us. We promise you that if you refer friends or family, we will treat them as if they were our own family.*

## 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](mailto:newsletter@doraziopeterson.com), or call the office.*



*"Everything should be made as simple as possible, but not simpler."  
 –Albert Einstein*

## OUR TAKE

**What Michael Cohen can teach you about hiring a lawyer (or any other professional)...**  
*By Scott*

Well, that was certainly a spectacle. The former personal attorney for the President of the United States sitting in front of Congress and providing testimony in an open hearing about the most intimate details of their "relationship."

I won't get into the politics of it. Chances are you've got your opinions, and my job isn't to criticize or try to change them.

But how is it, you ask, that a lawyer can just walk out into a public hearing and air all of the dirty laundry of a former client?

Well, first, keep in mind that Mr. Cohen is no longer a lawyer. By his own testimony his license has been revoked. Thus, threat of disbarment from breaching any privilege is moot. And even if, say, President Trump decided to file some sort of suit against Cohen, the guy is already facing jail time, and has probably determined that a) such a suit may not succeed; and b) he's got nothing left to lose.

I'm not sure how Trump and Cohen ended up in bed together. Frankly, despite his mea culpa I don't feel much sympathy for Cohen, nor do I think he's the "good guy" in this saga. In fact, it seems fairly clear to me that, had

Trump never run for President, these two would very likely still be working together.

But what's all this mean for you?

As an individual, from time to time you'll likely need to engage the services of a professional of some sort - whether a lawyer, physician, accountant or otherwise. And the lesson, I think, on both sides, is to choose your bedfellows wisely.

We take the approach that the client engagement process is a two-way interview. The client is trying to determine if 1) we can help them; and 2) we're the type of people with whom they want to work. At the same time, we're determining whether 1) we are able to help with the client's situation; and 2) the client is the type of person who fits well within our firm and culture.

Not everyone is a match, and that's okay. Perhaps if Trump or Cohen had better evaluated the nature of their relationship early on, one or both of them would have realized that things were unlikely to end well, and would have walked away. Or maybe that's too optimistic. Maybe, in the end, they were a good fit...

By the way - if you need to hire a lawyer (or any professional) and want to know what to look for (and when to run), check out our video series at [howtohireaNYlawyer.com](http://howtohireaNYlawyer.com).

MARCH 2019  
 NEWSLETTER



**D'ORAZIO  
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 ATTORNEYS**

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### 3 THINGS - DANGERS AROUND THE HOME

Last month we discussed three things to be on the lookout for in your homeowner's insurance policy. This month we're sticking with the home, but we're looking at three often overlooked dangers in and around the home that could get you into trouble. Ignore these and you may find yourself having to make a call to that homeowner's insurance carrier earlier than you'd hoped.

**1) Unmaintained walkways.** Winter's almost behind us, which means that shortly the snow and ice will be a memory. Until then, be sure to salt/sand those walkways. While a homeowner is, generally, legally relieved from shoveling snow during an ongoing storm, there is no such relief when ice is ignored and gets covered by that snow. Particularly during late winter, when the Northeast experiences warmer days and cold nights, which is a perfect climate for formation of icy walkways.

And remember that you're not off the hook when Spring/Summer comes. If you've got broken sidewalks or other uneven walkways be sure to get them addressed. Otherwise, if you're aware of it and someone walks by your house and falls, you could be responsible.

**2) Dangerous pets.** Pets – and dogs in particular – can be an integral but occasionally dangerous part of the household. New York law is strict when it comes to dangerous

pets. Essentially, if you learn that your dog is aggressive/vicious, you've got to address it or you will be "strictly liable" if the dog bites someone. What is aggressive/vicious? That depends, but the list certainly includes a prior bite, growling at others, or aggressively fighting with other dogs. Do yourself a favor and be very conscious of this, because dog bites often happen to children, and the injuries are often very severe.

**3) Play areas.** Want to invite the neighborhood kids over to play outside? Great! Except be sure that things are in order. That hole in the lawn that the dog dug? Fill it in. Otherwise if a child steps into it and breaks her leg you're responsible.

The big trampoline? Who doesn't love that? Well, you won't if you neglect to fix that broken spring and your son's friend falls through and dislocates his knee.

The tree house? A perfect place for kids to hide out and play. But be sure that you fix that board that rotted last winter. Otherwise, when a child falls through it... You guessed it, you're on the hook.

Some of these may seem obvious, but by spending a bit of time to check things over you can protect yourself in the event of an accident. Because they do happen...



### What do you do for work, and why?

*I help people plan for and enjoy a financially comfortable retirement. I find it very fulfilling to advise clients on how to identify and work toward achieving their goals; whether they be personal financial goals, philanthropic in nature, or legacy-focused. We take a fairly unique approach to financial planning, as I greatly enjoy the psychological aspect of wealth management. This is an important focus of my team when working with clients.*

### What do you enjoy doing outside of work?

*Outside of the office, my family keeps me busy. My wife and three daughters enjoy road trips; we spend a lot of our weekends exploring the Northeast and making each other laugh. We recently added a puppy to our family, so it's been all-hands-on-deck to make sure Buster knows where the bathroom is, and more importantly; where it isn't. One of my passions is golf; I've been working hard the past few years to improve, and it's been fun competing with some very good players at my club. Golf happens to intertwine quite well with my business, and I spend a lot of time trying to convince my wife that I am often "working" on the golf course.*

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

*My family and I live in Saratoga Springs. I was fortunate to grow up here, my parents still live in the house I grew up in a few blocks from Broadway. They are a big part of our lives; family is very important to me. Shortly after meeting my wife when we were in college together in Vermont, I was lucky to have an opportunity to move back here and begin the profession I'm in now. What I like most about Saratoga is access. We have fairly easy access to everything the Northeast has to offer; whether big cities, the mountains, or beaches. We have a town with great schools, restaurants, and activities. Most importantly; we have four seasons. I can't imagine living somewhere without that.*

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

*I am involved with several local charities, and I am on several local Boards. My favorite charity at the moment is the Saratoga County animal shelter as my middle daughter raised money for them over the Holidays by selling homemade paper snowflakes. It's very important to me that my kids understand the value of helping others who aren't as fortunate as we are.*

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

*'Raising Financially Fit Kids', a book by Joline Godfrey. It's an easy read, and a great primer on how to teach children about money. In terms of golf; 'Putting Out of Your Mind', by Dr. Bob Rotella.*

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

*<https://advisor.janney.com/jeffreypollard/> is my website. I also always encourage folks to check out any Financial Advisor they are considering working with here: <https://brokercheck.finra.org/> That is our industry regulator's (FINRA) search engine for researching the licensing and any client complaint history of advisors and firms. Anyone can call themselves a financial advisor, it's critical to understand who you are really talking to.*