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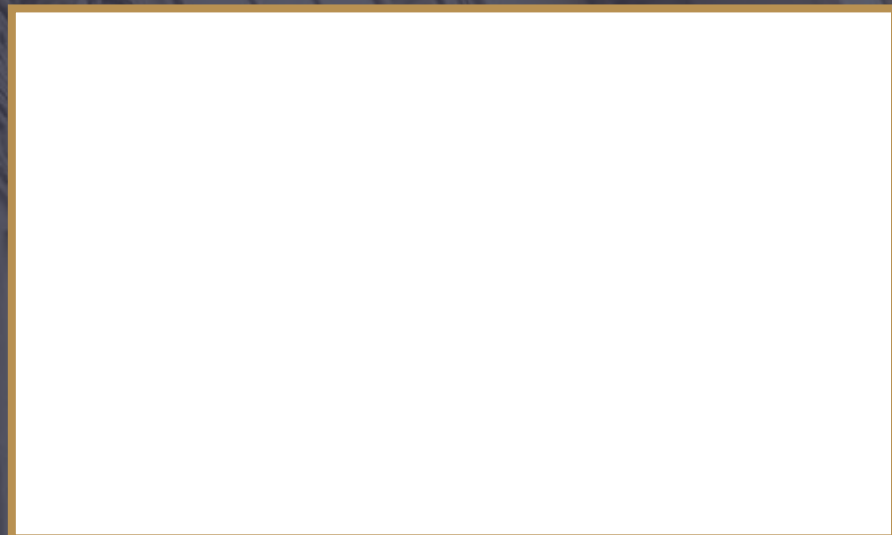
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THE RIPPLE EFFECT *Bold Actions and Karmic Returns*

I don't know if I believe in karma or fate. What I do believe is that there is a law of reciprocity, whereby when you do something for someone else, they feel inclined to do something for you in return. Regardless, I have always believed in doing good for others, whether or not it means something good will come my way. Even if I help someone and they can help someone else, my good deed will have been well worth it. As April 14 is Good Deeds Day, I thought I would share a story that happened to me a few years ago, where I came the closest I ever have to experiencing what felt like karma.

The Interview

We were carrying out the initial round of interviews for a legal assistant position when one of my employees came to tell me about one of the applicants. They told me that although the applicant was unsuitable for the position, I might want to speak with him. Typically, I am not involved in the hiring process until after the first round, but I was intrigued, so I went into the other room to meet him.

I am grateful that I did. Our conversation was fascinating. He had recently earned his master's degree from Cambridge University in England and was at the top of his class. That prompted me to ask him, "Then what are you doing here looking for a legal assistant job? You are way overqualified for what I am looking for."

As it turns out, his mom, who lived in Naples, Florida, had been laid off from her job and was days away from being evicted. He moved back to town to help her get back on her feet. He had applied for several tech jobs, but the interview processes at those companies took months, and he did not have the time.

The Act of Kindness

Although he was not a fit for the role, I still wanted to help, so I did something I had never done before. I asked him how short his mom was on rent, and after he told me, I stepped out of the interview. When I returned, I handed him a check for \$1,000. I told him the money was for his mom, and all I asked was that he pay it forward. He was immensely grateful and broke into tears. His plight moved me, so I told him to come in the next day and that we would find something for him to do while he waited to hear back about his applications at the other companies he had applied for.

The Karmic Reward

The next day, he came to work for me. Whatever expectations I had for him, he exceeded. Given his background, it should not have come as a surprise how capable he was. He was a genius in the truest sense of the word: He had a photographic memory and could remember just about anything he had read about a variety of topics. He quickly identified processes that could be enhanced and systems we could put in place to improve our efficiency. I was so



impressed that I asked him what it would take for him to stay and work with me rather than look for a tech job.

He ended up working with me for three years, and in that time, he completely changed the trajectory of my business. He revolutionized our marketing and SEO and even convinced me to transition to remote work during the pandemic, which ended up benefiting our firm tremendously. While law was not his calling, and he ended up leaving to pursue a career in academia, I cannot overstate his impact on my life and business. The experience taught me that it pays to help others, and that even if karma isn't real, good people are. If you ever have an opportunity to help someone in need, I encourage you to take it. It could change your life.



Marc L. Shapiro

FINANCIAL DETOX

Succeed in Your No-Spend Challenge



in. It's a challenge that pushes mindfulness to reassess financial habits rather than deprive us of necessities.

The first step is creating clear budgeting goals. Whether paying off debt, building an emergency fund, or saving for a specific milestone, having a concrete and well-defined objective helps you stay motivated throughout the process. This should also include an end date to achieve your goal — a year, month, or week are all options. Your plan should also identify and anticipate potential roadblocks during the no-spend period. This structure will make the challenge feel like more than just a temporary spending freeze.

This accountability and the communal nature of the trend encourage you to reflect on how often you're spending your hard-

earned money. You can also rediscover the value of experiences that don't cost anything and develop healthier financial habits. These help dismantle a consumer mindset, enabling you to use funds to fulfill goals rather than a quick adrenaline hit.

When you complete the challenge, you will emerge armed with newfound financial freedom, awareness, and discipline, and you'll be more inclined to reach short-term financial goals, practice healthy spending habits, and work toward long-term financial health. A No-Spend Challenge can foster a community of others who gain these new skills and inspire others to halt their own consumption. This intentional approach to spending will assure participants that they're in control of their aspirations and the finances that can fund them.

Thanks to clever advertising and a lack of discipline in spending habits, many people spend too much on trinkets and other things they don't need. To help us all stop impulsive spending habits, the No-Spend Challenge was developed and has gone viral on the internet. This financial detox challenge encourages us to break free from the mindless spending we may be partaking

LEGALLY UNBELIEVABLE

When the Law Meets Absurdity

There are some outlandish laws in the U.S., but you can also get away with plenty of surprising things. Let's dive into some of the crazy laws from around the country.

SURPRISINGLY LEGAL

Flame On

Owning a flamethrower is surprisingly legal and easy in 48 states. The only state where you can't own one is Maryland. And if you want a flamethrower in California, you must get a license. The rest of the states say, fire away!

Car Radar

Another surprising law concerns radar detectors: In most states, utilizing a radar detector in your personal vehicle is completely legal. Do you want to check someone's speed or look out for police officers? Unless you live in Mississippi,

Virginia, Washington, D.C., or on a military base, it's entirely legal!

Sleepy Surgery

There are absolutely no laws that state surgeons must get a good night's sleep before surgery. As dangerous as this sounds, at least surgeons usually do have a limit on how long they can work at once, curtailing the worst outcomes of an exhausted doctor.

SHOCKINGLY ILLEGAL

Car Cursing

While in Maryland, you should be mindful of keeping your swear words to yourself (or whisper them softly) while driving through the small city of Rockville. It is considered a misdemeanor to swear from a vehicle within earshot of other people. Your curse words could cost you up to \$100 in fines or 90 days in jail.



Blindingly Obvious

Driving blindfolded has never been a good idea, but that clearly didn't stop adventurous residents in Alabama from testing their blind driving skills. Maybe that's why the state passed a law making blindfolded driving illegal.

Keep an open ear and be mindful of what is legal and what is not. Nobody wants weird laws creating dumb criminals!



Piecing Together the Puzzle

DETERMINING FAULT IN MULTI-CAR PILEUPS

Have you been involved in an accident involving multiple vehicles? Then, you may be wondering how fault will be determined. This can be a challenging process, and a lot goes into it. Contributing actions from various drivers may be involved, so you must ensure a competent, established personal injury attorney properly represents you. Here's the process.

Get Out of Harm's Way

When you are part of a multi-car pileup — sometimes referred to as a chain reaction — you are likely still at risk of being in another accident until help has arrived and sealed off the scene. First thing first: If you can, ensure your own safety by moving your car somewhere safe and turning on your hazard lights if possible. Then, once you are out of danger, call law enforcement (and emergency assistance if necessary) and exchange information with the other drivers.

Build Your Case

Investigators will rely on eyewitness accounts, videos of the incident, and other evidence to help them determine fault. This is why it is critical that you document the scene. Your phone is a vital tool in helping you build your case. Take photos of the scene and any witnesses to the accident. Having pictures of those involved will help your attorney identify them and may be instrumental in solving your case. You will also want to let your insurance company know as soon as possible.

Seek Legal Counsel

Once you have reported the incident, it is time to seek legal advice. We have contributory negligence in Florida, which is where we come in. We can help establish the facts of the case and work to get you the compensation you deserve. Give our office a call at (239) 500-5000, and our lawyers can help make a complicated process much more manageable.



Maximize Your Compensation

Why You Should Hold Out for a Better Offer

Insurance companies are not in the business of doing what is fair. They are in the business of making the most profit possible — at your expense. If you have been injured in an accident and your insurance company has

given you a lowball offer, you do not have to take it. You have options to get the compensation you deserve, which we will explore together.

How Insurance Companies Work

To better understand why they made that poor offer in the first place, you should know how insurance companies determine the size of their claims. They utilize committees to evaluate your injuries and determine how large your claim should be. Once they have made a determination, they will allocate reserves, which is the amount of money an insurance adjuster has available to resolve your claim. Unfortunately, the company incentivizes insurance adjusters to make low offers: They offer raises and promotions based on the adjuster's ability to settle cases without spending all their reserves. This is why your initial offer is likely much lower than the settlement you can earn with the help of a personal injury attorney.

Your Options

Rather than accepting the insurance company's initial offer, you can make a counteroffer. If the insurance company accepts your counteroffer, that could spell a quick resolution for your case. However, in the likely event that their response will be unsatisfactory, you can file a lawsuit against them.

As a personal injury attorney, my job is to get you the best settlement offer possible. One of the effects of filing a lawsuit is that you can work with an insurance attorney instead of an insurance adjuster to get the claim you want. The differences between the two are vast, but the main advantage of dealing with an attorney is that they have the complete resources of the insurance company at their disposal. By discovering details about your case that the insurance company missed, personal injury attorneys can often get insurance companies to reevaluate the claim and get you a bigger payout. If that doesn't work, you will need to convince a jury that your case is worth more money than the insurance company offers.

If you need help with your personal injury case, give us a call at (239) 500-5000 — we would love to hear from you! Our expert legal team can help turn your lowball offer into the settlement you deserve.



CRAVEABLE CARROT CAKE

Ingredients

- 2 cups all-purpose flour
- 2 cups granulated sugar
- 2 tsp baking powder
- 1 1/2 cups vegetable oil
- 1 tsp baking soda
- 4 large eggs
- 1 tsp ground cinnamon
- 3 cups grated carrots
- 1/4 tsp nutmeg
- 1/2 cup chopped walnuts (optional)
- 1/2 tsp salt
- Cream cheese frosting (optional)

Directions

1. Preheat oven to 350 F.
2. Grease and flour a 9x13-inch pan.
3. In a medium bowl, combine flour, baking powder, baking soda, cinnamon, nutmeg, and salt.
4. In a large bowl, beat together sugar, oil, and eggs.
5. Gradually add dry ingredients to wet ingredients, stirring until blended.
6. Stir in carrots and walnuts. Pour batter into prepared pan.
7. Bake for 35–40 minutes or until a toothpick inserted into the center comes out clean.
8. Cool in pan before serving. (For extra decadence, spread with cream cheese frosting once the cake cools.)

Word Search

K	H	P	S	C	P	Z	N	D	S	V	N	O	I	W
C	H	O	C	O	L	A	T	E	A	D	I	D	X	M
L	U	W	I	N	Z	H	I	U	W	I	M	P	U	Y
L	S	B	W	Z	E	R	Q	O	T	A	S	K	C	W
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F	J	M	Q	A	Q	M	T	Q	T	F	K	Q	K	H
Y	C	C	V	B	U	U	U	T	K	J	N	G	B	L
N	B	Z	R	G	K	E	K	S	B	J	V	O	H	L

ARBOR	CHOCOLATE	GARDEN
ARIES	DAISY	KITE
BASEBALL	DIAMOND	RAINBOW
CHERRIES	ENVIRONMENT	SHOWERS