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# THE COST OF CLUTTER

## HOW MINIMALISM CAN SAVE YOU THOUSANDS

We've all been there: staring at a closet full of clothes and thinking, "I have nothing to wear." Or paying rent for a bigger apartment just to store things we barely use. Clutter isn't just a space problem; it's a money problem. Every unused subscription silently chips away at your finances. The good news is that minimalism offers a way out. Far from being about deprivation, it's about reclaiming control of your space, spending, and savings.

### THE HIDDEN PRICE OF 'STUFF'

Every purchase comes with two price tags: the sticker price and the hidden costs. That \$50 gadget isn't just \$50; it might also mean higher credit card interest if you're carrying debt, or another box in the attic eating up storage space. The more we accumulate, the more we pay to maintain, store, clean, and eventually replace those items. That's where minimalism comes in. It forces us to ask: "Do I really need this, or is it just clutter in disguise?"

### QUALITY OVER QUANTITY

Minimalism doesn't mean buying nothing. Instead, it's about buying better. One high-quality

pair of shoes can last for years, while three cheap pairs wear out quickly and cost more in the long run. Choosing durability and timeless designs over impulse buys protects your wallet and reduces waste.

### SIMPLIFYING FINANCES

Clutter can even creep into your bank account. Old subscriptions, overlapping accounts, and unused memberships all nibble away at your budget. By canceling what you don't use and streamlining your finances, you save money and reduce the mental load of tracking your bills.

### DOWNSIZING EXPENSES

One of the biggest financial wins of minimalism comes from downsizing. A smaller home or apartment doesn't just mean lower rent or mortgage; it also slashes utilities, maintenance, insurance, and even property taxes.

### MORE SPACE FOR WHAT MATTERS

A clutter-free environment frees up mental bandwidth. With fewer distractions, you can focus on what truly matters: building a side hustle, nurturing relationships, or enjoying a calmer, more intentional life.



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# A Message for Hard Seasons

## YOU'RE NOT FACING THIS ALONE

The holidays have a way of amplifying whatever you are going through. When life is going well, this time of year feels warm and easy. When you are dealing with pain, stress, or uncertainty, the same holiday lights and festive music can feel heavy instead of comforting. A lot of our clients find themselves in that second group. Recovery from an injury does not stop the calendar. They still have medical appointments, bills, and worries about what comes next.

At a conference earlier this year, I heard a story that's stayed with me as we enter the holiday season. I had the chance to meet former Olympic gymnast Dominique Dawes. Many people remember her from the 1996 Atlanta Games, but hearing her tell her own story put things in a different light for me.

Dominique had been training since she was a little girl. By the time she reached Atlanta, she was one of the favorites to win the overall competition, especially in the floor exercise, which was her strongest event. She even turned down a scholarship to Stanford University to chase that Olympic dream. That scholarship today would be worth several hundred thousand dollars. She knew exactly what she was giving up, and she did it anyway.

Then, on the biggest stage of her life, she made a mistake in her best event. She under-rotated a tumbling pass and stepped out of bounds. After years of sacrifice, that one moment cost her a shot at the all-around title. She finished

17th overall, far lower than anyone expected. She talked about the embarrassment, the heartbreak, and the weight of knowing millions of people had just watched her slip. It was the kind of experience that could break anyone's confidence. But what struck me most was what happened next.

Dominique did not get a week to hide from the cameras and regroup. Just a few days later, she had to compete in the team event. She talked about how she had to put the disappointment in a box, take a breath, and get back to work. That time, she did not fail. She hit routine after routine and was the only member of the team whose scores counted in every single event. Her steady performance helped the Magnificent Seven win the gold medal.

Hearing her describe that turn of events was a strong reminder that one bad moment is not the whole story, but I also noticed something else. Even though gymnastics appears to be an individual sport, she never spoke as if she were alone. She mentioned the coaches, trainers, teammates, and fans who helped her get back on her feet. That support made it possible for her to step out again when it would have been easier to shut down. And that is exactly what I want to share with you this holiday season.

If you're going through a personal injury case right now, you might feel like life was moving in one direction, and then an accident knocked everything sideways. Maybe you are in pain.



Maybe the bills are stacking up, and it feels like everyone else is celebrating while you are stuck going to appointments. I want you to know you are not alone in it. Your family and friends want you to heal. My team and I want to see you heal. Our job is to take as much of the legal and insurance burden off your shoulders as possible so you can focus on your health and your future.

This season, I hope you find a few quiet moments to notice the people who are standing with you. With the right support, you can move forward again, step by step. From my family and everyone at The Law Offices of Marc L. Shapiro, P.A., I wish you a peaceful and meaningful holiday season.

*Marc L. Shapiro*



# FROM SKY TO SAVANNAH

## THE WORLD'S MOST REMARKABLE ANIMAL MIGRATIONS

Across the globe, animals of all shapes and sizes embark on extraordinary journeys that defy the imagination. Whether by flying, swimming, or running, these migrations are nature's way of balancing survival with the ever-changing world. Some of these trips cover thousands of miles, while others involve climbing mountains or crossing rivers, but each demonstrates resilience, instinct, and the interconnectedness of life on Earth.

### A Record-Breaking Traveler

One of the most remarkable travelers is the Arctic tern, a small seabird from the icy North Pole that flies to the far reaches of Antarctica and back, logging up to 25,000 miles! That's the longest migration of any animal on the planet. For a bird weighing less than a smartphone, it's an incredible feat.

### Journey Across Generations

The monarch butterfly tells a different kind of migration story: one of teamwork across generations. Starting in Canada and the northern U.S., monarchs head south toward central Mexico. Along the way, they breed and die, passing the torch to their offspring. By the time the journey is complete, 4–5 generations have passed over the span of the trip.

### The Great Wildebeest Migration

On the savannahs of East Africa, over a million wildebeest, accompanied by zebras and gazelles, follow the rains in what's known as the Great Migration. Their route forms a massive loop across the Serengeti and Maasai Mara, filled with dangers, from predators like lions to perilous river crossings guarded by crocodiles. Despite the risks, this spectacle continues each year.

### Altitudinal Migration

While some species traverse continents, others take shorter but equally vital journeys. Many animals, like Red Pandas, spotted owls, and snow leopards, practice altitudinal migration and climb to higher elevations in summer when food is abundant. Then they descend in winter for shelter and warmth. Though smaller in scale, these seasonal shifts are just as critical for survival.

Migration is a survival strategy shaped by millions of years of evolution. Nature's great migrations are living reminders of resilience and interconnectedness. Every journey, whether by bird, butterfly, or wildebeest, shows how far life will go to endure.



# RESPONSIBILITY BEHIND THE WHEEL

## THE RULES THAT KEEP US SAFE

When we get behind the wheel of our cars, most of us focus on where we're going and how fast we can get there. What we may not be thinking as much about is the responsibility we take on for everyone around us. The law refers to it as a "duty of care," which, in simple terms, means we must act as a reasonably careful driver and avoid putting others in danger.

As drivers, our duty of care shows up in a lot of basic choices. It means following the speed limit and slowing down when the weather or traffic calls for it. It means keeping our eyes on the road, rather than on our phones. It means watching for pedestrians and cyclists, using our turn signals, and not tailgating cars in front of us. It also means not driving when we're tired or distracted or under the influence of drugs or alcohol.

Most wrecks I see are not true accidents; something could have been done to prevent them. They start with someone ignoring their

basic duty of care. Maybe it's texting at a red light or rolling into an intersection. Speeding through a yellow light they should have treated like a red. Tailgating in heavy traffic. Driving home after "just a few" drinks. When you think about it, the harm that follows is usually pretty predictable.

Duty of care matters after a crash because it is one of the main ways we look at responsibility. Juries and insurance companies ask a simple question: "Did this person act like a reasonably careful driver under the circumstances?" If the answer is no, that driver can be liable for the harm that followed.

My advice is to think about duty of care as more than a legal phrase. It is really about how we treat other people on the road. And if you are hurt because someone else did not take that responsibility seriously, our team at The Law Offices of Marc L. Shapiro, P.A., can help sort out what duties were owed and how they were broken.



## Reviews From the Clients We've Helped A Track Record of Client Satisfaction



"The process was quite long, but I was kept in the loop every step of the way. Someone checked on me periodically to see how I was doing or if I needed anything. They made sure that I knew they were available even after the settlement."

—Jim R.

"My experience with the offices of Marc L. Shapiro was a very good one. My expectations were met and exceeded. Very professional and helpful. I wouldn't think twice about using their services again."

—John W.

"Mr. Shapiro and his associates handled my case with professionalism and humanitarianism. All of my concerns were dealt with promptly. They make you feel important, not just another client."

—Ginny B.

"With both of my car accidents, I called Shapiro and they took great care of me, worked fast, and worked with the best companies to get everything fixed. I've recommended all friends and family to Shapiro!"

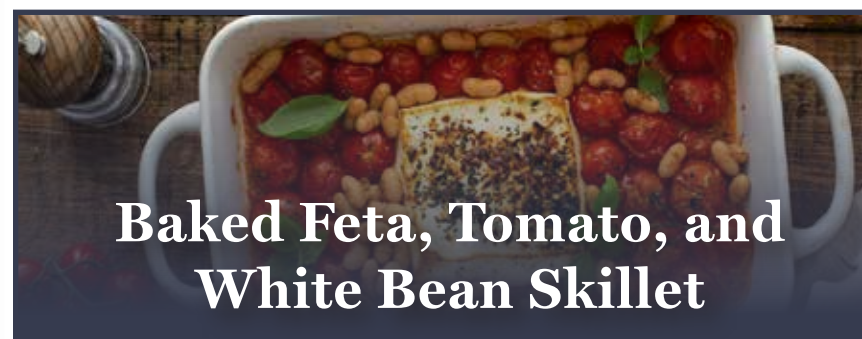
—Tyler K.

"Very respectful and knowledgeable staff. Always updating me with the outcome of my case. Thank you all, and a special thank you to Jessica! Thanks for going through and explaining to me the filling out of the injury intake form. Thank you so, so much!"

—G.F.

"The Law Offices of Marc Shapiro were great to work with. Randall Austin, my attorney, is smart, kind, fair, and honest, and he worked hard to come to a resolution with my case. Everyone in the office was great. I highly recommend this Law firm!"

—M. Cappa



## Baked Feta, Tomato, and White Bean Skillet

### Ingredients

- 2 pints cherry tomatoes
- 2 (15-oz) cans no-salt-added cannellini beans, rinsed
- 4 medium cloves garlic, finely chopped
- 2 tsp Italian seasoning
- 1/4 tsp salt
- 6 tbsp extra-virgin olive oil, divided
- 6 oz feta cheese, packed in brine, cut into 4 pieces
- 1 tbsp hot honey
- Basil leaves, for garnish
- 4 slices toasted whole-wheat country bread, optional, for serving

### Directions

1. Preheat oven to 450 F.
2. In a large, oven-safe skillet, combine tomatoes, beans, garlic, Italian seasoning, and salt.
3. Drizzle with 5 tbsp of olive oil and stir gently.
4. Add feta pieces 2 inches apart in the mixture and drizzle with remaining olive oil.
5. Bake for 30–35 minutes, or until the tomatoes have burst.
6. Remove from oven and drizzle with hot honey. Garnish with basil leaves, and serve with toast if desired.

Inspired by EatingWell.com

## Word Search



- |             |            |             |
|-------------|------------|-------------|
| CARDINAL    | GIFTS      | PINECONES   |
| COOKIES     | MENORAH    | SAGITTARIUS |
| FROSTY      | MITTENS    | SNOWBALL    |
| GINGERBREAD | PEPPERMINT | YULE        |