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STOP THE SWIPE

Tips for a Money Mindset Makeover

If you're still feeling the financial sting of the recent holiday shopping season or struggle to pay off your credit card throughout the year, it may be time to rethink your spending routine.

Most of us are guilty of impulsive shopping from time to time, but an occasional indulgence can become a dangerous habit if we're not careful, especially with technology making it easier than ever to overspend. Here are three ways to curb the urge to splurge.

Wipe your card info clean.

There's a reason why many apps and websites enable you to save your credit card information; it makes it easier for you to spend money! If you're looking to reduce how often you experience the rush of an instant purchase, enter your payment

manually every time you go to check out. The extra time it takes to do so may be enough to help you realize whatever you wanted a moment ago isn't as necessary as you thought.

Choose paper over plastic.

In addition to detaching your credit card information from your phone or computer, consider separating your card from *yourself* when you leave to go shopping. Carrying cash instead of card is a helpful way to slow spending. For one thing, it helps you maintain a set amount to shell out, which you're reminded of as the dollars disappear. Second, cash doesn't carry an interest rate. When you spend \$4 on that cup of coffee you can't resist, you'll be out \$4, not \$4.80 when using a card that charges an additional 20%.



Delay, don't dive.

There will always be purchases, such as tickets for a concert that sell out within minutes or a future flight that becomes pricier as your departure date approaches, that will require you to reach for your credit card as soon as possible. That said, there are infinitely more things that you simply *don't need* ... at least not right away. When you encounter something online or in a store that you *must have now* despite it not being a scarce item, give it at least a day (or, even better, a week) before making your final decision.

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Living Through a Legal 'Groundhog Day'

STUCK IN THE INJURY LOOP

February may be the shortest month of the year, but it's packed full of holidays and observances. It brings us Presidents Day, Black History Month, Valentine's Day, and Super Bowl Sunday. And then there's Groundhog Day, which has always seemed strange to me. You have a guy in a top hat holding up a groundhog that is supposed to be able to predict the weather. I grew up near Pittsburgh, not all that far from Punxsutawney, so it was more than just a quick clip on the news. You would hear jokes about the groundhog, the cold, and how long we were going to be stuck with gray skies.

Years later, the movie "Groundhog Day" came out and added a whole new twist to it. Now, the holiday is just as famous for the Bill Murray movie as it is for weather predictions. The idea of a guy waking up to the same day, the same town, and the same people over and over again is funny on screen, but people can also relate to it. Most of us know what it's like to feel as though we aren't getting anywhere.

I hear versions of that from my clients all the time. They tell me every day feels the same. They wake up with the same pain, go to the same doctors, answer the same questions, and wait for the same phone call that never seems to come. Meanwhile, their normal life feels like it is on hold. Part of the problem is that the legal and medical pieces that follow an injury really do move slowly. Treatment takes time, and records have to be gathered. And of course, insurance companies don't rush to accept responsibility.

From a client's side, it can look like nothing is happening, even when people are working on the case. When you are hurting and bills are piling up, watching the calendar flip while everything feels frozen can wear you

down. It's easy to start feeling like you're living your own "Groundhog Day," with the same worries and unanswered questions on repeat.

To be honest, I see a lot of repetition from where I sit as well. I've handled thousands of personal injury cases in my career, and it's always the same moves. The same low offers. The same letters that try to minimize what someone is going through. The same long pauses while an insurance company "reviews" an issue that should not take that long. It might look like a broken record from the outside, but that repetition has taught me where the cracks are.



When you have been watching the same playbook for years, you learn what's coming next and what you should do to fight back. I know which records really matter. I know the questions to ask and which offers are worth taking seriously. I also know when we should push the other side and when it makes sense to wait for one more piece of information. That's what separates my version of "Groundhog Day" from my clients' version. It often feels like the same painful day on repeat for them, but it's all familiar terrain to me. I've been on this same route, hit the same slow spots, and know what we need to do to arrive at our destination.

If you feel stuck in the middle of your own loop after an accident, you do not have to go through it by yourself. My team and I are here to guide you through the process and help you move toward a day that doesn't feel like the one before it.

Marc L. Shapiro



Cryotherapy, Cold Plunges, and the Quest to Outsmart Aging



Researchers reviewed various studies to determine whether exposure to cold temperatures has a positive or negative impact on aging. They explored research related to cryotherapy and cold plunges, as well as examples from the animal kingdom to further their analysis. While their findings weren't entirely conclusive, the short-term impact of cold exposure may benefit most people and help them age more gracefully.

Through their work, researchers have found that cold exposure can reduce chronic inflammation, thereby easing the effects of symptoms related to arthritis, diabetes, and heart disease. It can strengthen antioxidant defenses, helping offset the stress caused by aging, environmental factors, medical conditions, and lifestyle choices. Cold exposure can enhance our metabolism, aiding in maintaining a healthy weight and

Every winter, many people living in the northern states head south to escape the cold weather. Florida is well-known for being a snowbird haven, but many also travel to Arizona, California, or even Mexico to enjoy a warmer winter. There's nothing wrong with wanting to escape a harsh northern winter, but what if the cold was actually beneficial for you? Recent research published in ScienceDirect explored the connection between cold exposure and longevity, and the results may come as a surprise.

blood sugar levels. Even your heart health can improve thanks to the impact of cold exposure on circulation.

However, not all of the information from the study is promising. Some studies have shown that communities in colder climates tend to have higher death rates during winter. Furthermore, individuals with preexisting conditions may experience the adverse effects of the cold, as it can be very stressful for their bodies.

While this study provides us with a better understanding of the benefits and drawbacks of cold exposure, further research is needed to draw conclusive findings. For now, it appears that cold exposure can be beneficial for healthy adults in the short term; however, its long-term effects on the body are unknown.

BACK PAIN AFTER AN ACCIDENT

WHAT ADRENALINE CAN HIDE

I cannot count how many times I have had someone tell me, "It was just a little fender bender. My back was a little sore, but I figured it would go away." A few weeks later, they can barely get out of bed. Back injuries after a car wreck are tricky. The pain does not always show up right away, and even "mild" soreness can be a sign that something more serious is going on.

Part of the problem is how the body reacts to a crash. In the moment, your system is full of adrenaline and other stress hormones. They help you get through the shock, but they also hide pain. On top of that, a lot of crash injuries involve soft tissue in the back and spine. Muscles and ligaments can be stretched or torn in a low-speed collision, and the swelling and stiffness often build over the next day or two instead of hitting you at the scene.

I also see a lot of clients with disc problems after a wreck. The discs are the cushions between the bones in your spine. A sudden jolt can cause a bulge or herniation,

which can lead to pain, numbness, or weakness that radiates into an arm or leg. Sometimes, those symptoms show up right away. Other times, they creep in days or even weeks later as inflammation builds.

If you ignore it, a back injury can turn into a long-term problem. Pain that might have been manageable with early treatment can become chronic. You start moving differently to protect the sore spot, and that puts stress on other parts of your body. Pretty soon, it is hard to work, sleep, or even do basic chores without paying for it later.

If your back feels off after an accident, take it seriously. Get it checked out by a doctor, even if you can still move around.

Tell them exactly when the pain started and how it has changed. Follow through on treatment, keep notes on how it affects your daily life, and talk to us before you agree to any quick settlement. You only get one back and one chance to handle the claim the right way.



CLIENT PRAISE FOR OUR PRACTICE

5 Reviews, One Clear Message

"A great firm to collaborate with. Thanks, Stephanie — reliable, knowledgeable, and consistently attentive to the details that matter. It's always a positive experience working with their team."

—Justin P.

"I put these wonderful attorneys through an emotional roller coaster. I didn't mean to; life just got in the way. Even with all that was said and done, Marc Shapiro and his team professionally and wholeheartedly allowed me to vent my frustration and work through issues regarding my family's situation. I would recommend this law firm for all needs in this precarious world in which we live. Thank you very much."

—Ryan C.

"Everyone I interacted with was kind, professional, and extremely knowledgeable. The process was handled smoothly, and I always felt like I was in good hands. Highly recommend."

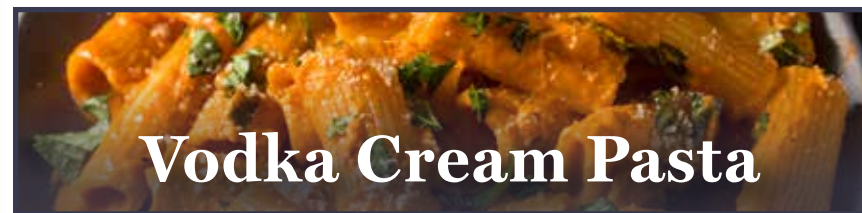
—Stephanie G.

"Unbelievable law firm! I had a terrible car accident, and they have different groups of people working for you on all sides! Jazmyn was my case worker and so great to work with! Karina is a gold mine. She pushed and pushed and got me the full limits of my insurance claims. Raquel worked really hard to get my funds, and the group that got my medical costs down was spectacular! If you need a personal injury firm, they are the ones to go to. Don't bother looking for another attorney. Marc Shapiro runs a truly perfect practice!"

—Cynthia F.

"Excellent service, and they are the best at what they do."

—Pepe G.



Vodka Cream Pasta

Ingredients

- 1 tbsp extra-virgin olive oil
- 1 tbsp butter
- 3 cloves garlic, minced
- 2 shallots, minced
- 1 cup vodka
- 1 cup chicken stock
- 32-oz can crushed tomatoes
- Coarse salt and pepper
- 16 oz penne rigate pasta
- 1/2 cup heavy cream
- 20 basil leaves, torn

Directions

1. In a large skillet over moderate heat, sauté oil, butter, garlic, and shallots for 3–5 minutes.
2. Add vodka in a steady stream and heat for 2–3 minutes to reduce by half.
3. Add chicken stock and tomatoes, bring to a light boil, then reduce to a simmer.
4. Season with salt and pepper.
5. In a large pot, cook pasta to al dente in salted boiling water while sauce simmers.
6. Stir cream into sauce until it bubbles and remove from heat.
7. Drain pasta, toss with sauce and basil leaves, and serve with sides of your choosing.

Inspired by FoodNetwork.com

Word Search



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|-----------|---------|---------|
| DREAM | HEARTS | PANCAKE |
| EQUALITY | KING | RABBIT |
| FESTIVAL | LINCOLN | ROSES |
| GROUNDHOG | MUFFIN | |