



# Seufert Law Offices, PA

*We'll Get You Through It*

## From the Captain's Log Laconia Iditarod 2026



It had been some time between seeing the Laconia Sled Dog Derby. While it has had to be cancelled in other years due to lack of local snow, this winter's snowpack made it a superb event. It is a 3-day event, and we decided to spectate on Sunday, the last day, and see the finals. The origins of the races started in 1929 with the sponsor being the New England Sled Dog Club, eventually these races were renamed the World Championship Sled Dog Derby. There were participants this year from as far away as CT and NJ, as well as Canada. Over the years the race's starting point was eventually moved from downtown Laconia to Opechee State Forest, probably a wise thing. During the day my wife was able to talk with the granddaughter of the original founder, and I spoke with a family that had been coming to the races for over 50 years.



The entrants were an interesting bunch, some as young as 3-years old, who were given a smaller course to navigate. These are the next generation of racers, and their dogs somewhat in training also, and more interested in looking for treats from the spectators than being "mushed" down the course. The morning and early afternoon's races were mostly mushers under 18 years old, with teams of 3 dogs racing. During the event there a 1-dog races, 3 dog races, 6 dog races, and then the open unlimited class with 8 – 14 dogs. Each has a corresponding length of course to navigate with speeds commensurate with the number of dogs pulling the sled. The weather on Sunday was superb, with light winds and temperatures in the 30's, with full sun that made it feel much warmer. The downside is the dogs have a tougher time the hotter it gets. Upon

looking at the dogs I was wondering why they were so small and skinny, but these dogs were trained to run fast on a packed course, not bust trails in 6-foot snowdrifts, those are left for the Alaskan Huskies in the Alaskan Iditarod. But this is an event worth seeing if you are in the area. ●

### March 2026 News





# Vehicular Accidents and Spinal Cord Injuries

The spinal cord serves as the central conduit for the body's muscular system, transmitting signals between the brain and the rest of the body, like a super highway for the body. Injuries to this critical structure can result in profound consequences.

Motor vehicle accidents are the leading cause of spinal cord injuries, responsible for over 40 percent of cases. High-impact collisions may fracture, dislocate, crush, or compress one or more vertebrae, and bone fragments can lacerate spinal tissue, resulting in nerve damage.

Such injuries can cause full or partial paralysis, respiratory complications, circulatory difficulties, changes in muscle tone, impaired bladder or bowel control, sexual dysfunction, and a reduction in skin sensation. Complications may also include persistent musculoskeletal pain and psychological conditions, such as depression.

Many individuals with spinal cord injuries require ongoing daily care, which may be temporary or permanent. Surgical intervention, rehabilitation, and medication often become integral aspects of post-injury life, significantly impacting routine activities.

Loss of earning capacity is a common consequence, both immediately and in the long term. Addressing financial concerns is essential in managing the broader challenges these injuries present. Individuals who sustain spinal cord injuries due to another party's negligence in an automobile accident are encouraged to seek guidance from a qualified auto accident attorney. Legal counsel can facilitate the injury claims process, helping to alleviate financial burdens and secure compensation for mental and emotional distress, thereby allowing affected individuals to prioritize their health and recovery. ●



# Daylight Saving Time Isn't All Sunshine

When the clock spring ahead in March, many people look forward to extended evening daylight, but it comes with a cost.

Comprehensive studies have found that Daylight Saving Time (DST) throws our internal clock (circadian rhythm) out of whack. It's most intense the day after, but it generally takes about a week for the body to fully adjust, kind of like jetlag. On average, 40 minutes of sleep per night is lost. In the meantime, increased fatigue, decreased alertness, and slower reaction times lead to a surge in traffic- and work-related accidents — fatal accidents rise by a significant 6% rate during that week.

In the workplace, the severity of injuries also spikes. According to the National Safety Council, approximately 70% of employees are already tired at work. DST exacerbates the situation.

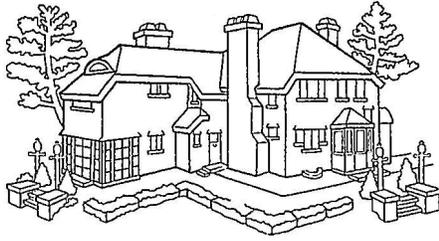
The risk of drowsy driving is more acute for those who are shift workers with already irregular sleep schedules; teen drivers, many of whom are well-acquainted with sleep deprivation; commercial and delivery truckers; and others traveling long distances. It doesn't help that morning driving, in the span of 24 hours, may be in darkness rather than daylight.

Instead of adjusting to DST after it happens, be proactive. Try going to bed earlier the week prior to DST. Bumping up bedtime by 10 minutes per night over the span of six nights will cover the lost DST hour.

Give yourself some extra time to get to work or school during the week after DST. And be on your best defensive driving behavior to guard against DST-afflicted drivers.

If you are injured due to someone else's negligence, contact our firm to protect your rights. •

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*Protect Your Family, Protect Your Rights*



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## Credit Cards, Cancellations, and FICO Scores



Sometimes, there are good reasons for closing a credit card account. You may have too many and want to simplify your life. Credit cards you never use are easier to lose track of. If one is lost or stolen, you'll kick yourself for the frustration you could have spared yourself had you cancelled it.

But before closing that account, familiarize yourself with the possible effects on your credit score. Your debt-to-available-credit ratio makes up 30 percent of your FICO score calculation. This ratio is the total amount of debt you have on all your accounts as a percentage of the combined credit limits of all the cards. Ideally, you want to be at 30 percent or less of your credit limit. Otherwise, your credit score may suffer. Cancelling a card with a high credit limit could raise your percentage of debt overall, which might lower your credit score.

Your length of credit history makes up a nice chunk of your credit score determination (15 percent). Cancelling a credit card with good standing which has been open for a long time might negatively impact your credit score.

When contemplating cancelling a credit card, make sure the possible repercussions don't get lost in the shuffle. If your credit is good, a dip of a few points in your credit score probably won't affect your loan application. However, if your credit is only borderline acceptable, and you want to refinance your home, you might want to hold off on cancelling that account. ●