

DEVELOPING AN ABUNDANCE MINDSET AND SUCCESSFULLY PRACTICING LAW

THEY ARE NOT MUTUALLY EXCLUSIVE

Personal injury (PI) law in the Greater Boston area is super competitive. You can't turn on the TV, drive by a billboard, or pass a bus without seeing ads for PI lawyers. Thankfully there are only so many accident victims that need the services of a personal injury lawyer and that makes the competition for those finite number of cases stiff. Obviously, no one lawyer could ever handle all the injury cases in an area as large as Boston.

Now, there are two prevailing mindsets that handle such competition very differently. There are those who believe that there is enough work for every skilled lawyer to be professionally satisfied and that their focus should be on ensuring their own house is in order with respect to being the best they can be. This is known as an abundance mindset.

On the other hand, there is the scarcity mentality. Attorneys with this mentality essentially believe that there is a finite number of clients to serve, and any client a competitor gets is one fewer for them. People with this mindset tend to worry more about what other firms are doing rather than how they can be their best. I shifted to an abundance mindset several years ago and can tell you that my life has never been more fulfilling. Let me tell you why.

People with a scarcity mindset tend to live in a bubble and keep information, ideas, skills, and visions to themselves for fear of giving up some of the proverbial pie. Meanwhile, an abundance mindset frees up the part of

your mind dedicated to worrying about your slice so that you can get better at your craft. The better you are at what you do, the more satisfying your slice of pie will be. With all that in mind, here are a few ideas for how you can shift from a scarcity to an abundance mindset.

Focus on what you have.

I could waste time lamenting the fact that we don't have a multimillion-dollar advertising budget like that out-of-state firm to blitz the airwaves with commercials or put up billboards everywhere, but that would mean less focus devoted to our advantages. We have the advantage of being experienced trial lawyers **from the community**, who know the judges, insurance adjustors, and local court personnel. These advantages give us a huge competitive advantage.

We have the home field advantage, and that's what we focus on. Given our size, we also have the advantage of being able to provide an unparalleled level of service that out-of-state firms could never achieve. Focusing on what we have leads to better service for our clients, which in turn keeps our piece of the pie the perfect size for us.

Hang out with the right people.

As Tony Robbins says, "The quality of a person's life is most often a direct reflection of the expectations of their peer group." I make sure my peer group is made up of like-minded, successful lawyers who will push me to grow. I belong to a group of lawyers whose purpose is to share knowledge, experiences, and time



to help each other succeed. While we're technically competitors, the arrangement works out to all our advantages. For example, I recently let another competitor (and friend) attorney have access to my marketing assistant to help his assistant who was new. In turn, he volunteered to share his office's procedures manual with me because he knew I was trying to draft one up for my firm. Competitors helping each other? Yes! And as a result, we both became better firms in some small way. How can that be a bad thing?

Find win-win situations.

Win-win solutions are one of the best tools for fighting a scarcity mindset. To create them, you need to take time to really think about how you can add value to any relationship you have. This idea is inherent in how we market our firm. We constantly give away free books, videos, and other resources to potential clients. We hope they hire us, but we won't withhold information until they do. The potential client gets access to information to make better legal decisions, and we get the opportunity to show another person that Spada Law Group is a true authority on the topic and helping the community. It's a win-win situation.

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Can I Fire My Personal Injury Lawyer?

WHAT YOU SHOULD KNOW BEFORE YOU FIND A NEW ATTORNEY

While the short answer to the question in the title of this article is “yes,” that still doesn’t mean you should. Below, we’ll briefly cover the common reasons why clients fire their personal injury (PI) attorneys, how to fire your attorney if necessary, and what the costs are of doing so.

Common Reasons Why Clients Fire Their Lawyers

Some of the most common reasons clients fire their attorney include poor communication from the attorney, a conflict of personality between the client and attorney, a client setting unrealistic expectations for the value of their case, and a client finding out that their lawyer doesn’t handle “complicated” cases (e.g., cases that go to trial). The best way to avoid these scenarios is to hire the right PI in the first place. To do so, keep these general principles in mind as you search for someone to represent you: Research different attorneys beforehand. Establish clear communication channels. Make your expectations clear before you sign a fee agreement.

How to Fire Your Lawyer

If you start the process of firing your current lawyer before your case has been filed in court, it’s a relatively simple process. My only recommendation would be to secure a new lawyer before firing your prior counsel. Otherwise, you could be left representing yourself. To fire your lawyer, just have your new lawyer write a letter to them, telling them to cease work on your file and to forward all documents related to your case to your new counsel.

Things do get significantly more difficult if your case has already been filed in court. How your new attorney can handle your case will be



influenced by the strategy, tactics, and even mistakes of your previous lawyer. So, if you’re thinking of firing your attorney, do it before your case is filed.

Will I have to pay the lawyer I fired?

No. Most lawyers work on contingency fees, meaning they take a portion of whatever settlement they obtain for you. When you fire your lawyer and hire a new one, typically, they divide the fee amongst themselves, leaving your portion of the settlement largely unchanged. This is a bit of an oversimplification, so make sure to discuss fees with your new lawyer before making any agreements.

For a second opinion on your case, or to get an idea of what your case might be worth, give our office a call or text us at 617.889.5000. Whether we’re your first choice or second, we’ll make sure you get the service you deserve.

REVIEW OF THE MONTH

“My mom suffered a really severe knee injury four years ago at a supermarket, and while my mom sought care, Spada Law Group took the severity of her fall into their hands. As she rested, they took care of all the rest, especially attorney Zolotas who was my mom’s attorney. Four years later, he continued to work tirelessly for her. My mom and I couldn’t be happier with his work and the grand team that they are as a whole. Spada Law Group really cares about their clients and really makes the case about you and what has happened to you. They make it their priority. My mom and I are really appreciative of them and all that they do. We will be forever thankful.”

–Ana T.



If You Own a Home and a Car You Need an Umbrella Insurance Policy

What Is an Umbrella Policy and How Can It Protect Me From Bankruptcy?

While homeowners and auto insurance provide some peace of mind, the sad truth is that sometimes, those policies aren't enough to protect you, your family, and your assets. That's why it's best to have an umbrella policy if you own a home and a car.

What is an umbrella policy?

An umbrella policy is an insurance policy that provides additional coverage to you in the event that your car or homeowners insurance is insufficient to cover a loss. If you hit a pedestrian while driving and cause them serious bodily harm, or if someone is seriously hurt on your property and a jury decides that you owe them and their family \$500,000 for their injuries, you're in big trouble if your auto or homeowners policy only covers you for up to \$250,000. An umbrella insurance policy can help you cover the difference.

What do umbrella policies cover?

Umbrella policies can cover all sorts of accidents, including dog bites, ATV wrecks, boating accidents, and deck collapses. Whatever the incident, and wherever and whenever it might occur, an umbrella policy may cover it. In addition to paying when you lose a lawsuit, it will also ensure that you have an attorney to defend you at no cost.

How much does an umbrella policy cost?

Each person's costs are going to be a little different, depending on their assets, but it's relatively inexpensive for how much more coverage you'll receive. For around \$500 per year, I get \$1 million in coverage. However, you do have to carry minimum amounts of coverage on your auto and homeowners policies, and you should consider that potential increase in those coverages as a part of the overall cost.

Should I get an umbrella policy?

Whether or not you need an umbrella policy is up to you. Do you have substantial assets in savings, retirement, or potential future income that you want to protect? What risks exist on your property and in relation to your vehicles that could cause someone to injure themselves?

If you find you want to discuss whether an umbrella policy makes sense for you, give us a call or text us at 617.889.5000. We'd be happy to answer your questions (for free of course). At SpadaLawGroup.com, we also have free consumer guides you can download and videos for you to watch to assist you in making better decisions.

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Have a gratitude attitude.

Fear stops us from reaching our full potential, but it's very difficult to feel fearful and grateful at the same time. Feeling gratitude for something on a daily basis is one of the best ways to improve your overall well-being. If you're like me, you might read that and think "Yeah, right!" Even though it seems too easy to be true, trust me — it works! You have nothing to lose.

See the forest, not just the trees.

One Harvard study found that when a person focuses on one idea in particular, the brain throws out anything that contradicts that idea. So, if you think something is impossible, you won't be able to consider any information that suggests otherwise. That's a scarcity mindset. Training your mind to be more open to possibilities starts with an awareness that your brain might be keeping you from seeing them. Developing an abundance mindset helps you achieve your full potential and make good decisions.

-Len Spada



Local Chef's Corner

A Pumpkin Recipe You Might Not Know!

With a little stale bread and some pumpkin purée, make this delicious pumpkin bread pudding and be the talk of the Halloween potluck!

INGREDIENTS

- 1 14-oz loaf of bread (sourdough, French, and brioche all work!)
- Butter for pan
- 3/4 cup brown sugar, packed
- 3 large egg yolks
- 2 large eggs
- 1 15-oz can pumpkin purée
- 1 1/2 cups milk
- 1 1/2 cups heavy cream
- 1 tsp pure vanilla extract
- 1 tsp ground cinnamon
- 1/2 tsp kosher salt
- 1/4 tsp ground nutmeg
- 1/4 tsp ground ginger
- Caramel, for serving

DIRECTIONS

1. Slice bread into cubes and leave out overnight to dry out.
2. Preheat oven to 350 degrees. Butter large baking dish. In a large bowl, mix together all ingredients except bread and caramel. Add bread, then let soak for 10 minutes.
3. Put mixture in prepared baking dish. Bake until custard sets (40–45 minutes). Let cool for 20 minutes before serving.
4. Serve with caramel.

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COULD A LLAMA SAVE US FROM COVID-19?



Throughout the COVID-19 pandemic, people have turned to their four-legged friends for help and comfort. In Nebraska, an 11-year-old girl and her pony, Peanut, cheered up nursing home residents through their windows this spring, while in Pennsylvania, an award-winning golden retriever named Jackson starred in videos that kept thousands laughing. Pets like these have given the national mood a boost, but another four-legged critter deserves just as much recognition. Her name is Winter, and she's the 4-year-old llama whose antibodies could help us beat the coronavirus.

MEET WINTER, A 4-LEGGED HERO OF VACCINE RESEARCH

At this point, you're probably thinking, "Llamas? Really? What will these scientists think up next?" But in fact, Winter wasn't an outside-of-the-box discovery during the COVID-19 vaccine scramble. Llamas have been helping scientists battle viruses for years. That's because, along with her fuzzy brown coat and long eyelashes, Winter has a unique virus treatment hidden in her blood: llama antibodies.

According to The New York Times, Winter has participated in past studies for both SARS and MERS — diseases also caused by coronaviruses — and her antibodies fought off both infections. Llamas have also helped out with research for HIV and influenza. It turns out llama antibodies are smaller than the ones found in humans, which makes it easier for them to wiggle into the tiny pockets in virus-carrying proteins. This superpower gives them the ability to "neutralize" viruses, including COVID-19. Studies are now showing that

using these llama antibodies in humans could potentially keep coronaviruses from entering human cells as well.

At least two separate llama studies have shown the effectiveness of these antibodies on coronavirus infections. This summer, a team of researchers from the U.K. discovered that llama antibodies "have the potential to be used in a similar way to convalescent serum, effectively stopping progression of the virus in patients who are ill" when given to those patients in a transfusion. They also suggested that a cocktail of llama and human antibodies could be even more successful at temporarily blocking the virus.

Studies of the latter are in the works, and scientists around the world have their fingers crossed for success. In the meantime, Winter will continue peacefully grazing in Belgium, unaware that she just might play a role in saving the world.