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What Would Lou Do?

REFLECTIONS ON A GOOD MAN AND A GREAT FATHER

Each month when I'm deciding on a topic for my newsletter, I think about what has been on my mind that might make for an interesting article. Well, recently, I have been thinking a lot about my dad who passed away in December 2015 at the age of 87. So, this month, I dedicate my cover article to my dad, Lou, who was by all objective standards a good, loving, caring, and strong man.

My dad was a first-generation American born citizen, as both of his parents emigrated here from Italy through Ellis Island in the early 1900s. He grew up in a triple-decker in East Boston, met my mom when he was 15, and, as time passed, they celebrated 65 years of marriage together. He was so in love with my mom that he married her on his 21st birthday! He served in World War II on the aircraft carrier USS Midway

and, after the war, began working for a well-established local paper company, where he stayed until his retirement 47 years later. Are you starting to see a pattern here about my dad?

My dad, like many from his generation, was a loyal, hardworking, no-nonsense, nose to the grindstone type of guy. He was quiet, soft-spoken, and a true gentleman. I never heard my dad yell, never saw him drunk or even buzzed on alcohol. He never used profanity except on two occasions, both times directed at me and both times well justified. He was the epitome of a gentle soul. Everyone, and I mean everyone, loved Lou, and I adored the man.

Lou and I, however, had very, very different personalities. I was much more my mother's son with respect to demeanor and traits. I was (and am) outgoing and very talkative (I hear you

people who know me well laughing), prone to profanity, and hell-raising as a young man. So, my dad and I often looked at one another and wondered if maybe I was adopted. But despite our differences, we had an extremely close and loving relationship. I could tell in some way he admired my outgoing traits and ability to talk to strangers in any situation, and, in turn, he could tell I respected his calm levelheaded approach to everything. My dad was capable of being effective with his soft approach, whereas I felt I had to be more assertive and aggressive to get my point across. Either way, we were buddies, and I miss the man dearly.

One thing that I admired most about Lou was his powerful, accurate, and reliable internal moral compass. The man not only knew right from wrong, most of us do, but he also never wavered when confronted with a morally ambiguous situation. Lou was as solid as a rock morally, and I admired him for his ability to always "do the

"My dad, like many from his generation, was a loyal, hardworking, no-nonsense, nose to the grindstone type of guy."

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Can You Sue for an Accident Even if You Are at Fault?

Comparative Negligence Laws in Massachusetts

I've had a lot of people ask me if they can collect damages from a car accident, even if they were partly at fault for the accident. Now, the answer to this question might seem straightforward: If it's your fault, you can't recover damages. However, the real answer is much longer and more nuanced.

Massachusetts is a comparative negligence state, meaning that if you're 50% or less responsible for the accident, then you can collect damages. However, before you try to determine just how much you're at fault for the accident, sometimes you'll have to first determine whether you were at fault at all — regardless of what the insurance companies might claim. This is difficult enough.

Insurance companies do not have the final word on how much at fault you were for the accident. I've represented several clients who had insurance companies tell them that they were largely at fault and therefore couldn't collect damages. You don't have to take the insurance company's word for it when you have an attorney to professionally examine the facts of the case.

For example, I once represented a very nice woman who rear-ended a commercial truck and sustained serious injuries. The fact that she rear-ended the truck might make it seem like she was at fault, but upon further investigation, we found that the truck driver had stopped suddenly on the highway, hoping to make an illegal U-turn because he had missed his exit! Those findings placed much of the blame squarely on the truck driver, and I was able to secure a six-figure settlement for my client.

Juries determine the percentage of fault assigned to each driver in an accident, and the courts will decide how that affects the amount of compensation, if any, each driver receives. For example, say the jury finds you 20% at fault for an accident and determines the full value of your damages to be \$100,000. The judge, at the end of the trial, will deduct \$20,000 (20% of \$100,000) from that award, leaving you with an \$80,000 net verdict.

Whatever you do, do not accept an insurance adjustor's determination of fault before you talk to an experienced injury lawyer. Better yet, give our team at Spada Law Group a call today at 617.889.5000.

Who Really Pays If

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One of the most common reasons people give for not exercising their right to sue an at-fault party for injuries sustained in an accident is that they're not the "suing type." They don't like the idea of financially hurting someone else, even if that person is responsible for injuries that have cost them thousands of dollars in medical care.

This idea is understandable but completely unfounded. In the vast majority of cases, when someone sues someone else in a personal injury case, they're not actually suing the other party directly — they're suing that person's insurance company. The insurance company is the one that will pay you if you win a lawsuit or negotiate a settlement. The at-fault party will most likely never have to pay you a dime of their own money.

To illustrate what I mean, let me share an example. One time, I represented a woman who was suing her

Review of the Month



"Attorney Leonard Spada has made one of my most difficult times as painless and seamless as possible. He has been my biggest advocate for the past two years, handling two of my injury cases, and has been able to obtain maximum benefits. He and his team are outstanding. I couldn't be more pleased with the team that I chose to represent me."

—Diamante Hernandez



You File an Injury Claim?

HO YOU MIGHT THINK

husband over injuries she sustained in a car accident with him. Sounds pretty terrible, right? Well, what actually happened was that she sued her husband's insurance company to be compensated for her injuries, which is what insurance companies are supposed to do in the first place. The woman's husband was 100% supportive because he wanted to make sure that her medical bills would be taken care of, and he knew that money wasn't coming out of his pocket.

So, even though it might feel vindictive to sue the at-fault party for the injuries you sustain in an accident, remember this: The only party that benefits from you not exercising your right to fair compensation for your injuries is the insurance company. They'll get to hold onto their pockets full of money while you try to find other means to pay for your medical care. Don't absolve the insurance companies

of their responsibility. Get the compensation you deserve from them.

If you need help taking on the insurance companies in your personal injury lawsuit, get in touch with the legal team at Spada Law Group today. If you have to fight the insurance companies, we make sure it's fair fight. Call 617.889.5000 for a free consultation.



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right thing." He also taught me, through his actions (as my dad was a teacher, not a preacher) that being a real man, a good man, and a strong man did not require aggressive behavior, a boisterous personality, or even a loud mouth. To Lou, being a good man required nothing more than loving and caring for his family and doing the right thing, regardless of how difficult that might be. For my dad, life was simple: Do what was right and let the chips fall where they fall. To do otherwise only complicates life unnecessarily.

So, when life throws me a curveball, when I need to contemplate a next move of consequence, or just when I am at a loss for what the right thing to do is, I simply reflect on my dad's life. I'll often ask myself the question: "What would Lou do?" Then I do it. This simple road map, the gift from a loving dad, has never taken me off course.

Lou, Dad, we all miss you; we are grateful for all you gave us. We will continue to smile when we think of you and will see you again on the other side.

-Len Spada

Local Chef's Corner Making Mouthwatering Italian Meatballs



INGREDIENTS

- 1/3 cup bread crumbs
- 1/2 cup milk
- 2 tbsp olive oil
- 1 onion, diced
- 1 lb ground beef
- 1 lb ground pork
- 2 eggs
- 1/4 bunch fresh parsley, chopped
- 3 cloves garlic, crushed
- 2 tsp salt
- 1 tsp ground black pepper
- 1/ tsp red pepper flakes
- 1 tsp dried Italian herb seasoning
- 2 tbsp grated Parmesan cheese

DIRECTIONS

1. In a large bowl, soak bread crumbs in milk for 20 minutes.
2. In a skillet over medium heat, heat olive oil and cook onions, stirring occasionally, for about 20 minutes.
3. Add cooked onions to bread crumb mixture, along with the meat and all other ingredients. Stir together until combined, then cover and refrigerate for 1 hour.
4. Preheat the oven to 425 F.
5. Cover a baking sheet with aluminum foil and spray with cooking spray.
6. Use the mixture to form meatballs about 1 1/2-inches in diameter. Place on the prepared baking sheet and bake for 15-20 minutes.

111 Everett Ave., #1F
Chelsea, MA 02150

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How Lulu the Pig Saved Her Owner From a Heart Attack



Man's Smartest Friend

Lulu the Pot-Bellied Pig's Cunning Plan to Save Her Owner

According to animal experts, pigs are smarter than any other domestic animal, including cats and dogs. That may seem hard to believe, as you probably associate pigs with a pink, smelly animal that oinks and rolls around in the muck. However, the story of how Lulu the pot-bellied pig saved her owner's life might persuade you to reconsider.

Back in 1998 (otherwise this story would have certainly gone viral), Lulu



the pig was a permanent fixture at Jo Ann and Jack Altsman's property in Beaver Falls, Pennsylvania. They had initially only taken Lulu from her original owner, the Altsmans' daughter, for a temporary stay, but they ended up bonding with Lulu, and she was with them for much longer than expected.

On Aug. 4, Jo Ann suffered from a heart attack. Jack was out of town on a fishing trip, and even though Jo Ann cried for help and even threw an alarm clock out the window, no one heard her cries from their somewhat secluded home. The family's dog, Bear, barked and barked to no avail. Lulu, however, knew Jo Ann needed help quickly and waddled into action.

Lulu made her way to the nearest road, scraping her skin in the process and

leaving it torn and bleeding. Once she reached the road, she laid down as if to play dead. Not long after that, a passing driver saw Lulu and stopped to check on her. Once Lulu was sure she had the driver's attention, she got up and waddled back toward her home, leading the driver to where Jo Ann lay on the floor.

When the driver found Jo Ann, he immediately called 911, and emergency services took her to a medical center for open-heart surgery. Had just 15 more minutes passed without help, Jo Ann would have died.

For her heroism, Lulu received the Tiffany gold hero's medal from the American Society for the Prevention of Cruelty to Animals and made multiple television appearances as her fame spread. Hopefully, she was smart enough to know just how much she was appreciated.