



*Yes that's me trying to keep
Father Time at bay.*

CYCLING THROUGH LIFE

Conquering Hills, Avoiding Potholes

One of the most challenging parts of getting older is realizing that my exercise routines have to change. When I was a young man, I loved to go to the gym to lift weights and do strength training. I stayed away from cardio because I felt it was boring and that

it made it more difficult to build muscle. Then I got older, and suddenly my back hurt, my neck hurt, my shoulders ached — basically, everything started to hurt. My body was starting to break down. Fortunately, my wife, who is an avid runner, got me into running. Soon I went from hating cardio to loving running. I even trained for and ran The Boston Half Marathon last year. But guess what? Yup, my knees started to hurt. Once more, I was forced to change my approach to exercising.

I needed to find a workout that I could do each day that was challenging and enjoyable but didn't beat my body up too much. When I'm not able to work out each day, I tend to get cranky, though not as badly as my wife when she can't run. (I hope she doesn't read this month's newsletter!) I picked up cycling to supplement my running. I'll admit, that's one of the few perks of getting older. When I was in my 20s and 30s, I definitely wasn't financially stable enough to indulge in my hobbies and just buy new gear. I liked cycling so much that pretty soon, it became my primary form of exercise. I've been really enjoying the nice biking weather we've had recently, and I've found myself reflecting on what drew me to cycling in the first place.

I spend a lot of time riding in New Hampshire where we have a house. It is very hilly terrain, and sometimes I find myself on a steep hill that

changes the entire mood of the ride. One moment I'm cruising along, and then I turn a corner and suddenly its head down, butt out of the saddle, and full on effort uphill. My heart feels like it's going to beat out of my chest, and my only focus is to reach the top of the hill. When I'm going uphill, I refuse to concede and admit defeat, which in this case means stopping to take a breath. There's nothing more satisfying than conquering a hill and finding myself at the very top. It makes that smooth ride down the other side all the better.

Initially, I didn't like hills, but I've grown to love them. And I've realized that cycling is a great metaphor for life. Sometimes you're going along a stretch of road, not really thinking about what you're doing, just operating on auto-pedal, you could say. These parts of the ride aren't bad; they just aren't memorable, much like in life, when we have stretches of time we aren't challenged. Then there are times when the road is full of potholes, hills, and traffic. We have to focus on what we're doing and navigate carefully to stay safe. A very literal metaphor for life's bumpy roads.

Finding yourself on a hill is like being faced with some huge obstacle. There's no way around it, and going back isn't how you'll finish the ride, so you must keep going. Life shouldn't be all challenges, much like how a ride shouldn't be all uphill, and facing those challenges reminds us of what we're made of. We have to focus with a single-mindedness to overcome them. Conquering those challenges is a triumph, and the freedom of zipping downhill afterward captures the feeling of when life is really good.

I anticipate that one day, hopefully many years from now, I'll have to change my form of exercise again. Maybe daily long walks with my wife will be in my future; it doesn't sound terrible. I'll conquer that hill when it comes. For now, I intend to keep enjoying the ride we all call life.

- Len Spada

DRIVING FOR INSTACART?

MAKE SURE YOUR INSURANCE COVERS YOUR DELIVERIES!

With more people sheltering in place to reduce the spread of COVID-19, delivery services like DoorDash, GrubHub, and Instacart have become incredibly popular, as more people are using and making deliveries for these services. To work for these companies, all you need is a car and a smartphone, and you can start making deliveries right away. However, while starting work with these companies might be simple, the outcome can be incredibly difficult should you get in an accident while on a job.

Few of these companies provide car insurance for their drivers to protect them if they get into an accident. Some companies, like DoorDash, do offer the option to purchase auto insurance, but others, like Instacart, offer no such protection. The burden falls entirely on drivers to secure their own coverage. Unfortunately, few of these drivers realize that their everyday consumer car insurance *does not* usually cover accidents that occur when making food deliveries. This kind of insurance policy, called courier vehicle insurance, must be purchased separately — if it is offered by the insurance provider at all.

Some insurance providers have extended protections to cover delivery drivers during the height of the pandemic. For example, Liberty Mutual extended coverage temporarily to grocery and delivery drivers as demand for these services increased. This temporary coverage ended in May and, like other insurance providers, Liberty Mutual does not offer insurance coverage for food delivery services. For this reason, we suspect there are many delivery drivers on the road today who have no idea that they are not covered.

Vehicle damage caused by a car accident can cost thousands of dollars. Injuries caused by a car accident can result in tens of thousands in medical bills. And deaths caused by a car accident can end in a



wrongful death suit worth millions. These are costs auto insurance helps pay for. If you get in a car accident and you're not covered by insurance, you could be on the hook for the costs of all the damage and injuries sustained by you and any other drivers or passengers involved.

Not sure if you're covered? Give us a call now! We will verify whether or not you are covered for accidents that occur during deliveries. This **FREE** review is offered only to our newsletter readers and current clients. If you or your child have been using these app-based delivery services as a source of income during the pandemic, make sure you are covered before your next delivery.

REVIEW OF THE MONTH

“Great team! Always very helpful; they treat you like family. Definitely worth the trip! Everyone works together to get you the best results!”

—Sherrad A.



Pitfalls of Firepits

4 Rules for Firepit Safety

There's no experience that truly captures the joy of summer quite like sitting around a firepit with friends and family. But while there are plenty of good memories to be made around a fire, there are also many stories of tragedy. The Consumer Products Safety Commission reports that the number of emergency room visits resulting from firepit injuries tripled from 2008 to 2017. A quarter of victims are children under the age of 5.

If you use a firepit at your home, remember that you are responsible for everyone's safety. You must make sure the fire is properly set, supervised, maintained, and eventually extinguished. Here are important safety rules to follow at all times:

Choose your location carefully. Your firepit or bonfire must be at least 25 feet from any structure, and the area should be free of debris. Don't start a fire on a covered porch or beneath a tree. Keep a fire extinguisher, a hose, or a bucket of water nearby.

Keep an eye on the fire at all times. A responsible adult should always attend to active fires, as many fire-related injuries happen to children when parents look away "just for a second." If you need to step away, designate someone to keep an eye on the

fire. Children and pets should remain at least 10 feet from the fire.

Don't allow horseplay around the fire. Don't let kids run around near the fire, don't let teenagers dare each other to jump over the open flames, and don't let your tipsy friend dance near the firepit.

Don't throw anything that isn't wood into the fire. Boston and many other areas of Massachusetts have regulations that strictly prohibit burning trash. Furthermore, two of the most serious fire-related injuries we have seen at Spada Law Group were the result of someone throwing garbage in a fire and causing an explosion.

Many people who have been injured by an outdoor fire don't file a personal injury case because they don't want to sue their friend or make them pay for the medical bills. The truth is it's the homeowners insurance that will pay for damages, not the homeowners themselves. Accidents like these are exactly why people pay for homeowners insurance.

If you or a family member was injured by a firepit in someone else's backyard, call 617.889.5000 now. The team at Spada Law Group has experience handling burn injury cases and can help you get the compensation you deserve.



Local Chef's Corner

The Ultimate Summer Turkey Burgers

Don't let summer pass by without one last cookout! Here's a recipe for amazing turkey burgers, courtesy of attorney Spada's good friend Jack.

INGREDIENTS

Patties

- 2 tbsp butter, divided
- 1/2 cup red bell pepper, diced
- 1/3 cup fresh corn, uncooked
- 1 1/4 lbs ground turkey
- 1/4 cup maple syrup

Curry Mayonnaise

- 3/4 cup mayonnaise
- 1 tsp curry powder

Toppings

- Preferred buns
- Arugula
- Cheddar cheese

DIRECTIONS

1. In a large skillet, melt 1/2 tbsp butter over medium heat. Sauté red pepper until tender, about 5 minutes. Remove from heat and stir in corn.
2. In a large bowl, combine ground turkey, vegetables, and maple syrup. Divide into four large patties.
3. Place the skillet over medium heat and melt remaining butter. Cook patties thoroughly, about 4 minutes on each side. Remove from heat and place patties in the oven to keep warm until ready to serve.
4. Prepare curry mayonnaise by mixing mayonnaise with curry powder in a medium bowl.
5. Serve turkey burgers on preferred buns with a dollop of curry mayo, arugula, and cheddar cheese.



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PRIVATE WOJTEK, HEROIC BROWN BEAR OF WWII



Many brave soldiers answered the call to bear arms during WWII, but one Polish artillery supply company took things a step further and armed a bear. That's right — among the countless animal heroes of WWII was a full-grown brown bear from the mountains of Northern Iran named Wojtek.

Wojtek first joined the Polish soldiers as a cub. A young Iranian boy found him after a hunter most

likely shot his mother. Then, when a group of Polish prisoners of war, recently released from Soviet gulags to join the Allied forces, passed through the town where the boy and the bear cub lived, they traded some of their rations for the cub and took him with them.

The soldiers loved the cub and named him Wojtek, which means "happy warrior" in Polish. They nursed him with condensed milk from a vodka bottle and fed him some of their limited rations. Over time, the

bear grew to be 6 feet tall and over 400 pounds, but because he had grown up around humans, he was a gentle giant. He learned several mannerisms from his human friends and even took a liking to beer and cigarettes. For the many soldiers who had lost or were separated from their families, Wojtek was a welcome boost to morale.

When the soldiers reached the coast of Egypt, where they were to embark by boat to Italy, British soldiers wouldn't let Wojtek on board because he wasn't a soldier. So naturally, the Polish soldiers gave Wojtek a service number, and he officially became a private in their company, complete with a rank and a paybook.

Private Wojtek's moment of fame came when his company fought in the Battle of Monte Cassino. The bear saw his human counterparts carrying crates of artillery shells, and he began mirroring their actions. Throughout the entire battle, he calmly carried crates of ammo, which would have required four men to lift, to his comrades. In honor of Wojtek's service during the battle, the company changed its emblem to an image of a bear carrying an artillery shell, and Wojtek was promoted to the rank of corporal.

After the war, Wojtek was moved to a zoo in Edinburgh, Scotland, where he lived until he was 21 years old. There is now a bronze statue of Wojtek in Edinburgh's West Princes Street Gardens, ensuring that this brave bear will not be forgotten.