

THE SLG ADVISOR

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What Makes Someone a ‘Morning Person’?

ARE THERE ANY BENEFITS TO BEING ONE?

I’m what you’d call a hardcore “morning person.” I wake up early every day, no matter how late I go to bed (although, to be fair, I’m seldom awake past 9 p.m.). I’ve been that way my whole life. I’ve been known to get to the office at 6 a.m. and open the doors for my team at 8:30 a.m., and I’m also no stranger to waking up at 4:30 a.m. to catch a sunrise while kayaking on the lake or from the summit of a mountain.

Unfortunately, I’m the only one in my family who likes getting up super early. I’ve tried getting my wife and kids to wake up at the same time as me, but to no avail. It made me wonder what makes someone an early bird and what makes someone else a night owl, and whether there were any advantages to me being a morning person.

According to medical experts, morning people are more alert in the morning hours (no surprise there) and are very good at harnessing this energy to get

important work done. When a morning person’s brain is used to being up at a certain time, it makes it hard to sleep in, even after going to bed late. That’s why even if I’m up late, I’m “up with the birds,” as my mom used to say.

Whether someone is a morning person or a night person, everyone has an internal clock that runs on a 24-hour cycle, which affects when we get hungry as well as when we sleep. Those internal clocks are naturally geared to make it easier for us to sleep at night and be awake during the day, which makes perfect sense to me, since I’m often up with the sunrise. According to experts, though, everyone’s internal clock moves a little differently, and they can be influenced by our age, gender, and genes, just as they can be by daylight.

I confess that I’ve often secretly believed that morning people were a bit more productive than night people. People who sleep in super late always

seemed a bit lazier to me. If you’re a night owl reading this, I apologize — I just want to be honest about how I felt. I mean how can someone waste all those productive daylight hours snuggled up in bed?

That said, there are some benefits of being a morning person that night people just don’t get. For example, one study found that high schoolers who were morning people had overall higher grades in various subjects than those who were night people. At the same time, another study that surveyed 367 students at Harvard University found that morning people were generally more proactive. Other studies show that morning people are on average thinner and more likely to exercise. Finally, a study reported on by CNBC just a few months ago showed that morning people are less likely to be depressed. If anyone

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Is My Insurance Company Spying on Me?

What to Do

Would an insurance company spy on you if you filed a personal injury claim? Yes, they would, although they might use more euphemistic terms like “surveillance” or “investigation” to describe their tactics for keeping tabs on anyone who tries to make them pay for injuries their insureds caused. We should just call it what it is: spying.

But why would an insurance company go through the trouble of spying on you? In short, they do so in order to make sure you're really as injured as you say you are. If they can gather evidence that shows your injuries might not be as bad as you claim, then they can make the case that your injury claim isn't worth as much as you think.

Now, insurance companies won't do this for every claim – but they will do it if the potential payout is significant enough to make them nervous. If you have a serious injury and you want to make sure that the insurance company doesn't have any grounds to reduce or deny your claim, keep the following tips in mind.

First, don't try to engage in any activities that you claimed you couldn't do. It doesn't matter if you're feeling good one day or not – if you said you can't shovel snow, mow the lawn, or play catch with your kid because of your injury and you try to do one of these things, someone from the insurance company could snap a photo or shoot a video and present it as evidence to reduce or even deny your claim. When you're in the middle of your lawsuit, be aware that someone may be watching what you are doing.

Second, stay off of social media if you can or at the very least be careful what you post. Today, it's really easy to find a person's online profiles and posts. Insurance companies can and will go through all of your recent posts to find any evidence (no matter how out of context it may be) that you're not suffering from your injuries. So, even if your post doesn't seem like it would harm your claim, better safe than sorry.

At Spada Law, we know that photos can be misleading, and they don't paint the whole picture of your condition. We have handled some egregious cases of spying by the insurance companies, and we know how to fight against their tactics. Call or text us today at 617.889.5000 with any questions. When the insurance companies want to fight, we make sure it's a fair fight.

To Stay Safe When

MAKE SURE

During the hottest days of the summer, there's nothing better than taking a boat out onto the water for some wakeboarding, water skiing, tubing, or simply some sunbathing. Under the sweltering August heat, though, you might also want to jump out of the boat for a little swim. While it's a fun way to cool off, it can also be incredibly dangerous without the right precautions. So before you take the plunge please make sure you do these two things.

Shut off the engine.

If you own a boat, this might seem like a no-brainer. The sad truth is that this leads to injuries and deaths all too often. If you fail to shut the engine off before someone jumps in the water, you risk swimmers potentially getting cut by the boat's propellers, which is a leading cause of serious injury and death from boating.

Review of the Month



“They took care of everything when I was hit by a car, and they handled all my medical bills from the accident. I paid nothing out of pocket to get great results from the team at Spada. Would definitely call them again if I needed help.”

–Nick F.



Swimming Near Your Boat

HOW TO DO THESE 2 THINGS

accidents. So, before anyone jumps out of the boat for a swim, triple-check to make sure the engine is off (not in neutral, OFF!).

Have at least one person stay with the boat.

If several people in the boat want to jump out and swim, make sure at least one person (who can drive the boat) stays behind. When you're out on open water, winds, currents, and tides can push your boat farther away from you than you can swim, leaving you to potentially drown.

Unfortunately, this happened on the lake where my family has a summer home. A father and his son were out on their boat. The father hopped in the water to swim, and his son was too young to know how to

operate the boat. The boat got out of the father's reach, and he tragically drowned. So, if you're going for a swim, make sure someone who can drive stays behind on the boat. Otherwise be sure to properly anchor the boat in place. If you want to truly play it safe, wear a life vest.

Have a great time out on the water this summer, everyone, and stay safe!



... continued from Cover

reading this has evidence that highlights the benefits of being a night owl, send it along, I'd love to read it (at 5:00 a.m. of course).

Even though I fully believe in the benefits of being a morning person, I will say that it does have a few drawbacks. On the mornings where I wake up hours before my wife and children on the weekends, I sometimes wish I could just go back to sleep — but I never can. I have also never been known to be the life of the party if that party goes beyond 10 p.m. It's a running joke in my circle of friends that after 9 p.m., it's "past Lenny's bedtime."

Over the years, I've tried being less of a morning person, but it hasn't worked. My internal clock has been the same for 56 years, so I doubt I'll change anytime soon. I guess I'll just have to continue making the most of my early mornings and missing out on the occasional late-night parties! (For the record, I wrote this at 6:00 a.m. on a Saturday while my family was fast asleep.)

-Len Spada

The Best Way to End a Hot Summer Day:

A Little Bit of Sangria



Looking for something tasty and cold to take the edge off at the end of a hot summer day? Few drinks will accomplish those things better than this sangria recipe (found at GimmeSomeOven.com)!

INGREDIENTS

- 2 bottles of Spanish red wine
- ½ cup brandy
- 2 oranges, one juiced, the other diced
- 1 green apple, diced
- 1 lemon, diced
- 1 cinnamon stick
- Optional: simple syrup or maple syrup for sweetness, or lemon-lime soda, ginger ale, or sparkling water for bubbles

DIRECTIONS

1. Add all necessary ingredients together in a large pitcher and stir them.
2. Cover and refrigerate for anywhere between 30 minutes and 4 hours.
3. Serve over ice, top with a splash of soda or sparkling water if desired, and enjoy!

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Meet Odin, the Fireproof Dog



Meet Odin, the Fireproof Dog

This Great Pyrenees Guided His Goats Through a Wildfire

In October 2017, California was in flames. One of those blazes was the Tubbs Fire, which charred its way through 36,800 miles of forests and vineyards in both Napa and Sonoma County. More than 5,600 buildings were destroyed, and 22 people were killed. But when the flames finally died, a four-legged hero emerged from the ashes: Odin, the Great Pyrenees dog.

Odin belonged to Ariel and Roland Hendel, two farmers in Sonoma County. When the Tubbs Fire threatened to char their home, they packed up as many of their animals and precious items as they could. Unfortunately, their flock of goats wouldn't fit in the getaway vehicle — and their goat-herding dog, Odin, refused to abandon them. Great Pyrenees are prized livestock guardian dogs that will

do anything to protect their charges, and Odin lived up to his breed.

"I said, 'Okay, Odin, take care of the goats. You'll be fine,'" Roland Hendel told ABC News.

Both Hendels were sure they were seeing their dog for the last time. Their hearts sank even further when they heard their home had burned down completely. But on a trip back to examine the ashes, something amazing happened.

"In the distance, I saw Odin's tail," Roland told ABC. "Sure enough, there was Odin coming at the head of all his goats."

Not only did Odin survive the fire and run right up to the Hendels for belly rubs, but he also kept every single one



of his goats safe! A few wild deer even joined the goats, and he shepherded them through unscathed. The incredible story made the news, and Odin became a local legend.

Unfortunately, even legends don't live forever. This April, Odin passed away after a long life of tail-wagging, treat-eating, and goat-saving. In his honor, Great Pyrenees Rescue of Missouri gifted the Hendels two new Great Pyrenees pups: Buddy and Snowflake. They're following in Odin's pawsteps, protecting the goats he loved so much.