

THE SLG ADVISOR

JAN
2022



Understanding Our Limits

AND ENJOYING THE BEAUTY OF WINTER

Now that we've entered January, the winter weather is officially upon us. January is usually our coldest month of the year and brings plenty of snow, ice, and chill with it. While there are plenty of people who dread this time of year, I'm not one of them. I've often found that I'm the odd one out since I enjoy the winter season so much. One of my favorite seasonal activities is winter hiking, and January is the perfect month for it.

I've been an avid winter hiker for years now and will often go on treks with people in my age range and younger. A couple of years back, I decided to push myself to the next level and attempted hiking the Presidential Range in New Hampshire with a group of people who were younger, fitter, and possibly more prepared than I was.

Before going into this experience, I thought I was in good shape – and to be fair, I was in good shape for being 55 years old. Unfortunately, being in good shape at 55 is not the same as being in good shape when

you're in your 20s or 30s. I hiked the Presidential Range with the Appalachian Mountain Club, which consisted of some incredibly fit people in their early 30s. It was 25 below zero that day, and we started our trek by climbing Mount Pierce.

When you begin your initial ascent in winter hiking, you always start with as little clothing as possible. If you get too warm and begin to sweat, you get wet and that can quickly make you hypothermic. I started this hike in just a base layer when it was 10 below zero.

The Appalachian Mountain Club members had an incredible pace that was very difficult to match. A big rule in winter hiking is to never leave anyone behind. I was fighting with my ego and trying my best to keep up with the group, which made me work up an incredible sweat. I was completely drenched. We made it to the top of Mount Pierce, and the group was putting on extra layers to combat the cold and continue another mile toward Mount Eisenhower when a couple of guides pulled me aside.

I was informed that I was too wet and slow to continue on the journey. If I continued on, I would be putting myself and the rest of the group at risk, so I was brought back down the mountain to the lodge while the majority of the group continued on. I was beating myself up, but after being in the lodge for a few hours, the rest of the group returned. These 30-year-olds looked like they had nothing left to give. It was an extra two hours for them to traverse Mount Eisenhower, on top of the three-hour trek down the mountain. At this point, I was thankful there were semi-professional guides with us because I definitely would have tried to continue on, which could have proved dangerous for me or someone else in the group.

There's a beautiful solitude that comes with winter hiking. It's crisp and clean, and there are usually very few other hikers out. It can also be dangerous, and you have to be fully prepared. You can't take a shortcut

Continued on Pg. 3 ...

Can You File a Workers' Compensation Claim if You're Injured While Working Remotely?

More people are working from home than ever before because of the pandemic, and that brings up many questions, like "What do I do if I'm injured while on the clock and working from home? Can I file a workers' compensation claim?"

In Massachusetts, whenever you're injured on the clock, regardless of where you are, you are entitled to a workers' compensation claim. However, it's important to remember that additional challenges arise when filing a workers' comp claim as a remote worker.

The main issue is that you will have to prove your claim is truly valid. If you're injured at home, there's a good chance there won't be any witnesses who can corroborate your story. You will have to prove you were injured while performing your job duties.

If you're wondering what type of injury you would have to suffer to be able to file a claim as a remote worker, here are a few examples:

- You trip up or down the stairs on the way to answer a work phone call.
- You injure yourself on an authorized lunch break.
- You injure yourself when getting a glass of water or heading to the bathroom.

You should expect some pushback if you're injured at home, but generally speaking, there is no reason you can't collect workers' compensation benefits if you're injured while working remotely.

One of our case managers was injured while working at home during the pandemic. She was on the phone with an insurance adjuster when she stepped awkwardly and severely broke her ankle. She was seriously injured and had to be rushed to the hospital for surgery, but thankfully, she fully recovered. As a result of her injury, she was entitled to workers' compensation. The insurance company was able to call the insurance adjuster she was on the phone with and confirm the events.

If you were injured while working remotely, give our office a call to schedule a free consultation to find out if you might have a workers' compensation claim.

5 Reasons a Massachusetts

People often wonder if hiring an injury lawyer after a car accident, dog bite, slip and fall, workers' compensation, or other accident claim in Massachusetts is "worth it."

Injury victims who hire personal injury attorneys get 3.5 times more in settlement compensation than those injured in accidents who don't hire an injury lawyer, according to an Insurance Research Council study. This settlement increase is specific to people injured in car accidents due to other drivers, manufacturing, or government negligence.

Of all the injury cases that insurance companies do settle, 85% of the claims involved injury attorneys, according to the report. That means your injury case is nearly six times more likely to settle if you hire an injury lawyer rather than attempt to settle your injury claim on your own.

There are five major reasons a Massachusetts injury lawyer can get you a better settlement than if you handle the case on your own.

1. Injury lawyers know how to make your injury claim a fair fight. Insurance adjusters don't

Review of the Month



"Spada Law Group is the best! Len and Robyn are easy to work with. Always available to answer any questions I had throughout the process, made me feel like part of their family. Will definitely refer them to anyone in need of an attorney."

-Maria

ts Injury Lawyer Will Get You More

work for you; they work for your insurance company. Their goal is to close the case while keeping as much money as possible in the insurance company's pockets. Injury lawyers will act as your advocate and be by your side throughout the process.

2. There is a method to calculate pain and suffering after an accident. Calculating pain and suffering damages requires experience and skill since there is no set figure to refer to. A personal injury lawyer will know how to best present your case to the insurance company.

3. Injury lawyers know how to determine who is at fault in an accident. Settling an injury claim on your own without an attorney when there are multiple negligent parties will most likely mean you are missing out on compensation you're entitled to.

4. We have access to expert witnesses who know the long-term effects of injuries. If you try to settle an injury claim with an insurance

company on your own, you might miss out on being reimbursed for any future costs due to your injury.

5. If the insurance company won't play fair, we can take them to court. Insurance companies don't like fair fights. We know the laws as well as they do, and they know that if they lowball our clients they will find themselves in court. An injury attorney can always commence litigation if a favorable settlement isn't reached in negotiations.

If you've been involved in an accident, give our office a call today. We will provide you with the representation you need.



... continued from Cover

when things go bad, and sometimes, you have to make decisions regarding sleep and food. I find it fun to walk along this dangerous line and live life to the fullest. I don't have a death wish, but who doesn't enjoy a little flirting with danger?

As the winter season progresses, I hope you all get the opportunity to experience the outdoors and all that nature has to provide. Sure, the cold may be uncomfortable at times, but with the proper preparation, you'll discover just how wondrous and beautiful the winter season in our area can be.

-Len Spada



Liz's Turkey Chili

There is nothing I love more after a day of winter hiking in New Hampshire than my wife Liz's turkey chili. This meal can be as spicy as you want (and I love it ON FIRE). It is healthy, delicious, satisfying, and so simple to make!

INGREDIENTS

- 1 lb ground turkey
- 1 jar marinara sauce
- 1 jar salsa
- 1 can fire roasted, diced tomatoes
- 1 green and 1 red pepper, diced
- 1 can navy beans
- 1 can any other bean (cannellini, black bean)
- Salt, to taste
- Chili powder, to taste
- Crushed red pepper flakes, to taste

DIRECTIONS

1. In a skillet, cook ground turkey until lightly browned.
2. In a soup pot, add cooked turkey, marinara, salsa, tomatoes, peppers, and beans.
3. Add salt, pepper, chili powder, and crushed red pepper flakes.
4. Simmer for 2-3 hours, serve, and ENJOY!

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

INSIDE

Understanding Our Limits

Workers' Compensation and Remote Work

5 Reasons a Massachusetts Injury Lawyer
Will Get You More

Testimonial

Liz's Turkey Chili

The Street Vet



Scan to follow us on social media!



The Street Vet

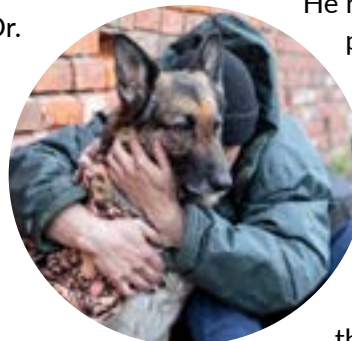
Saving the Lives of Homeless Individuals' Pets

Veterinarian and animal advocate Dr. Kwane Stewart, known in his docuseries as "The Street Vet," has his own veterinary practice in Modesto, California, but still makes a point to help the pets of the homeless population in town for free. He began this selfless act of heroism in 2011 after the Great Recession hit and has since helped well over 400 animals, even tending to a Burmese python at one point!

About 25% of Modesto's homeless population own a pet, and back in 2011, Dr. Stewart noticed that many needed medical attention. This tugged at his heart strings. Knowing that many would come for free pet medical attention if he set up a table near a soup kitchen, Dr. Stewart jumped at the opportunity. What he thought would be

a one-time event eventually turned into a regular act of heroism.

Now, Dr. Stewart has the ability to step in and save the day for both the pet and owner at no cost. Dr. Stewart has found that the bond between homeless individuals and their pets is unlike any that he sees in his office. "Keep in mind that they are with their pet every minute of every day," he says. "That's not the case with most of us." He notes that seeing these special pet patients makes him feel as if he has a superpower. Dr. Stewart recalls that growing up, he wanted to be either a vet or Batman, and now, he gets the best of both worlds!



Dr. Stewart often spends his spare time wandering the streets in search of pets that need his help, offering free vaccinations and medical care.

He notes that the homeless population is just like us, but they have fallen on hard times, and their pets are their companions and lifelines. In helping the pets, Dr. Stewart builds a special bond with their owners. To be able to make a difference in the lives of sweet, innocent animals and their owners is the most rewarding type of work — the dream job Dr. Stewart could have never even conjured up before he selflessly started living it.