

THE SLG ADVISOR

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What Success REALLY Looks Like

To all the hardworking parents out there grinding away to provide for their families, I want to share a moment that hit me like a ton of bricks. It made me realize what success **really** means.

A few months ago, my son — who is now a grown man and just six months away from getting married — called me.

“Hey, Dad, want to hit the gym on Sunday and work out together?”

I didn’t hesitate. “Hell yeah!”

For over an hour, we lifted weights side by side. He gave me tips, and I actually listened (which he loved). And that’s when it hit me — **this** is what it’s all about.



It’s not about the money, job titles, how many hours you clock at work, or how much overtime you pull. The real success? Raising kids who grow up and still want to spend time with you.

I know how tough those early years are. You’re working your ass off, coming home exhausted, and somehow still trying to be a good parent. You miss dinners and bedtimes, and you feel pulled in a hundred directions. It’s overwhelming.

But let me tell you something: **It’s worth it.**

“It’s knowing you built something bigger than a career — you built a family.”

Every time you show up, put work aside for your kid, and make them feel like they matter, that stuff adds up. You might not see it now, but one day, that little kid is going to grow up, and if you’ve done it right, they’ll still want you around. And that’s the payoff.

Not the paycheck. Not the promotion. It’s your grown kid calling you just to hang out. It’s knowing you built something bigger than a career — you built a **family**.

So, to all the hardworking moms and dads out there — keep going. Continue showing up. Don’t stop making the small moments count. One day, you’ll look back and realize **this** was the real measure of success all along.

And trust me, there’s no better feeling.

-Len Spada

PSA FOR MOTORCYCLISTS:

Don't Ride Into Spring Without the Right Coverage



The sun's coming out, the roads are clearing up, and you're itching to fire up the bike. But before you hit the pavement, there's one thing you need to take care of — your insurance.

MASSACHUSETTS RIDERS ARE AT A DISADVANTAGE

Unlike car drivers, Massachusetts motorcyclists **do not** get Personal Injury Protection (PIP) coverage. That means if you crash, you're on your own for medical bills unless you have the right insurance. And let's be real: If you go down, chances are your injuries won't be minor. A broken leg, a shattered collarbone, or worse ... These are not cheap injuries to treat.

WHY YOU NEED MORE THAN THE MINIMUM COVERAGE

The state requires a minimum of \$20,000 in uninsured motorist (UM) coverage, but that's pennies compared to a hospital stay, lost wages, and long-term recovery. Underinsured motorist (UIM) coverage, which helps when the at-fault driver's insurance isn't enough, is **optional**, but skipping it is a gamble you don't want to take.

Here's a scenario:

- You get hit by a driver with only the legal minimum of \$20,000 in coverage.
- Your hospital bill alone is \$50,000 — not including lost wages or rehab.
- Without UIM coverage, you or your medical insurance gets stuck paying the \$30,000 difference.
- Your legal case is maxed out at \$20,000, a pittance of what it is worth.

That's a financial disaster for a lot of riders.

THE SOLUTION? MAX OUT YOUR UM/ UIM AND ADD MEDPAY

To protect yourself, you need to increase your UM/UIM limits — ideally to at least \$100,000/\$300,000. It's a small price to pay for peace of mind. The additional premium you pay is minimal. Since PIP doesn't cover you, MedPay coverage is another must-have. It may kick in immediately for medical expenses, regardless of who's at fault.

DON'T WAIT UNTIL IT'S TOO LATE

The best time to up your coverage is before you need it. One crash could change everything — your health, job, and financial future. So, before you gear up for the season, call your insurance agent and get covered. Or call me and we can go over your policy over the phone.

The only thing worse than going down on your bike is realizing you don't have insurance to get back up.

REVIEW OF THE MONTH



"The Spada group helped me after I was involved in a rear-end accident, causing injuries to my neck and back. This group worked tirelessly with my insurance company and medical professionals to help me navigate all the paperwork and appointments necessary for my treatments. They treated me like family, and I highly recommend them to anyone in need of legal services. Thank you for all of your help over the past few years. You are all wonderful people."

-Amy McCormick

YOUR PERSONAL INJURY CASE TRAVELS WITH YOU

Call Us First!

Many people are itching to escape the cold this time of year and head somewhere warm for a much-needed vacation. Whether you're considering flying to a tropical beach, hitting the ski slopes, or visiting family in another state, travel is a great way to recharge. But what happens if you get injured while you're away?

Many assume that if they get hurt in another state, they must find a lawyer there to handle their case. But that's not always the case! If you're injured while traveling, your first call should still be to us.

Even if the accident happens outside of Massachusetts, we may still be able to represent you. Personal injury laws vary from state to state, but we have experience handling cases involving out-of-state accidents. And if your case requires legal action in a different jurisdiction, we have a vast network of trusted attorneys nationwide who can step in. In fact, as I write this article we have almost a dozen out of state cases we are working on. As part of national trial lawyer groups, we have connections with top personal injury attorneys nationwide to ensure you receive the best representation possible.

Our goal is to let you know you're not alone if an injury happens. We can guide you through the process, explain your rights, and connect you with the right legal resources — no matter where your accident occurred.

While we hope your trip is filled with sunshine and relaxation, accidents can happen. If they do, don't hesitate to contact us. We're here to help ensure you get the compensation and care you deserve — no matter where you are. Safe travels!

Give us a call today for a free consultation! We look forward to speaking with you.



Your Trust Means Everything

Help Us Help Others!

At Spada Law, we've always believed that great service speaks for itself. The majority of our new cases come from referrals — clients who had a positive experience and trust us enough to recommend us to their family and friends. And while we've never been ones to ask outright, we realize that sometimes, people just don't know how much we rely on referrals.

So, we're asking! If you've had a good experience with us and you know someone who could use our help, we'd love for you to send them our way. Whether they need guidance after an injury, have legal questions, or just don't know where to start, we're here for them, just like we were there for you.

We take pride in providing top-notch service, and if you think we did right by you, we'd be honored if you'd help spread the word. Your trust means everything to us, and we truly appreciate every referral.

Thank you for being part of our firm's success! And please, if you refer someone, call Len and tell him so he can reach out and thank you personally!



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There's nothing better than spending time with your kids outside, enjoying an entertaining, creative, and informative activity. But sometimes, these activities are hard to coordinate. Thankfully, gardening appeals to parents and kids from all walks of life. All you need is a dedicated area in your yard or patio and seeds, and you're ready to get started.

LET YOUR KIDS CHOOSE THE PLANTS.

This is arguably the most crucial part of igniting your children's interest in

Green Thumbs in Training

HOW TO MAKE GARDENING A FAMILY ADVENTURE

gardening. If you pick out the fruits, veggies, and flowers you want to grow and invite your kids to help plant, water, and pick, they may lose interest quickly. Instead, include them in the process from the get-go. Take them to the store and let them pick out seeds or plants. Encourage them to choose produce they already enjoy eating, making it even more fun for them! Just be sure their choices can grow in your area during the current season.

MAKE SPACE AND PLANT TOGETHER.

After choosing your seeds, you must ensure your garden is ready to sustain life. Dedicate a section of your lawn or patio to your gardening efforts and start laying soil or filling your planters. Help

your children transplant their seeds or young plants directly into the area. Now, put them in charge of caring for the plants by checking on and watering them. You may want to follow behind to ensure they aren't over or under-watering.

MAKE IT FUN AND INFORMATIVE!

You can get your kids more involved by encouraging them to research their plants and track their growth. They can even look online to see how their plants should be developing. Soon enough, those fruits and vegetables will be ready to eat, and you should let your children pick anything ripe when possible. Seeing the fruits of their labor (literally) will make this experience even more enlightening and enjoyable for them.