

THE SLG ADVISOR

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Embrace the Adventure

Life Lessons From the Trails

I love September — it's the perfect time to hit the hiking trails, especially in the White Mountains of New Hampshire. The crisp air, gorgeous fall foliage, and serene landscapes create an ideal backdrop for a fulfilling hike. While hiking promises a great workout, it also teaches you some important lessons about life. Here are just a few that I've learned over the years.

WE CAN'T CONTROL IT ALL

In hiking, like in life, we quickly learn that not everything can be controlled. Weather can change abruptly, trails can become challenging out of the blue, and wildlife encounters can take us by surprise. Similarly, we must accept that we cannot control everything in our daily lives. Embracing this mindset helps us remain flexible and adaptable, allowing us to navigate unforeseen circumstances calmly and positively.

MANAGING RESOURCES IS KEY

Managing resources is crucial when hiking, especially in a place as expansive as the White Mountains. Water, food, and energy must be conserved and used wisely. Overestimating your supplies or underestimating the trail's difficulty can lead to trouble. This lesson is directly applicable to our lives. Whether it's time, money, or energy, learning to manage

resources efficiently ensures that we can sustain ourselves through life's various challenges and demands.

LIFE'S UPS AND DOWNS ARE NORMAL

Hiking trails often have their fair share of ascents and descents. The White Mountains, with their majestic peaks and deep valleys, are a perfect example. These ups and downs are part of the journey, much like the highs and lows in our lives. Accepting that both the good and bad times are transient can help us maintain perspective and resilience. Every downhill is followed by an uphill, and every challenge can lead to growth and new heights.

KNOW WHEN TO QUIT AND TRY ANOTHER DAY

There's no shame in turning back if the trail becomes too dangerous or you're not feeling up to the challenge. Recognizing your limits and knowing when to quit is a crucial lesson from hiking. This translates to understanding that sometimes it's okay to walk away from a situation and try again another day. Persistence is important, but so is knowing when to conserve your energy for a more opportune moment.

ALWAYS BE PREPARED

The Boy Scouts' motto, "Be Prepared," proves to be true when it comes to hiking. Preparation makes all the difference,



whether it's a first aid kit, map, extra layers, or sufficient food and water. Life is full of uncertainties, and being prepared for various scenarios helps us navigate it more smoothly. Anticipating challenges and having a plan alleviates stress and ensures we're ready for whatever comes our way.

ONE FOOT IN FRONT OF THE OTHER

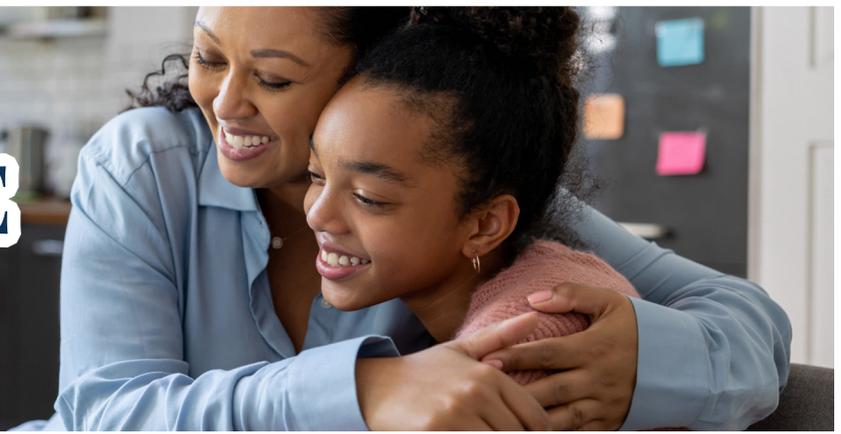
Hiking teaches us the importance of enjoying and taking the journey one step at a time. The White Mountains' trails are best appreciated when we take in the beauty around us and savor each moment. This lesson is huge in life as well. Focusing on the present (which I struggle with mightily), taking things step by step, and enjoying the process rather than rushing towards the destination can lead to a more fulfilling and balanced life.

So, as September rolls in, I encourage you to lace up your hiking boots, hit the trails, and discover the wisdom that nature has to offer. One step at a time, you'll find that the journey holds the most valuable lessons.

- Len Spada

PREPARING FOR COLLEGE

Ensuring Your Child's Safety and Financial Security



Yes, I'm being a nag! You saw this information during last year's back-to-school season, and you'll see it again next year, too. Protecting your children's physical and financial safety is crucial. Take the necessary precautions!

-Len

This time of year, many young adults are gearing up for a new college semester. For parents of college-aged students, it's important to consider what actions to take in case of a medical emergency. Are you confident you could assist your child if they needed your help?

Once your child turns 18, they are legally considered an adult, and without the necessary legal documents, you will not be privy to their health information.

As our children transition into adulthood, our access to their medical and financial records ceases. Contacting their doctor or a hospital, even for minor issues like a cold or a minor injury, becomes problematic. Medical providers are bound by HIPAA privacy laws and cannot legally share information without explicit authorization. The same restriction applies to financial institutions. While they aren't bound by HIPAA, banks and lenders will not discuss your child's financial matters once they reach adulthood. This means you may not access their financial status even if you are financing their education.

So, what steps can you take to support your child during a medical or financial crisis?

Having a healthcare proxy and durable power of attorney (POA) for your student is vital. These documents allow you to communicate with schools and hospitals, manage prescription and health insurance bills, and handle financial aid discussions. With the rise of identity theft and fraud, institutions are tightening their security to protect individual privacy, making these legal preparations more important than ever.

We don't specialize in this area at Spada Law Group, but we can connect you with top-notch attorneys who can address your concerns and assist with your needs. Contact us today, and we'll guide you to the right resources. This topic may seem repetitive, but ensuring you have these documents in place is essential for your peace of mind and your child's well-being.

REVIEW OF THE MONTH



"My Spada Law team experience has been absolutely exceptional and surprisingly easy. Betsy Guzman, thank you for being so kind, helpful, and attentive to my case. I knew I was in good hands the whole time ... and I was!!!! Thank you, and God bless!"

- Jaclyn Figueroa

EMPOWERING TOMORROW'S LEADERS

Spada Law Group Awards Scholarships to Deserving Students



Spada Law Group LLC has awarded five scholarships through our annual scholarship fund to support Greater Boston graduating high school seniors who have overcome challenging situations.

"These students have done tremendous work in contributing to their communities while keeping up with their academics," Len Spada shares. "They are an amazing group that will rise to the next challenge and leverage their skills to reach their goals."

The Winners Are:

Oprah Nkera, Medford High, attending Harvard University

Madeline Morris, Medford High, attending George Washington University

Mariam Marcos, East Boston, attending University of Massachusetts Amherst

Braden Faiella, Saugus, attending Saint Anselm College

Christian Garcia, Chelsea High, attending Northeastern University

We created the scholarship to support and encourage students to pursue their educational goals. Each recipient receives \$1000 in unrestricted funds that can be used for tuition, books, supplies, or housing.

Len said the scholarship was inspired by those who helped him grow up in the inner city and get into college despite difficult circumstances. "It's important to me that we take the time to celebrate their accomplishments as we look to their future," Len says. "We want them to know that what they have done and what they will do matters and is appreciated."

We are excited to follow these young inspirational minds and are thrilled to see what they accomplish in the coming years! Congratulations!

-Len Spada

VIETNAMESE BEEF LETTUCE WRAPS

Inspired By 100DaysOfRealFood.com

INGREDIENTS

Beef

- 1 tsp coconut oil
- 1 tbsp fresh ginger (minced)
- 2 garlic cloves (minced)
- 1 lb ground beef
- 2 tbsps soy sauce
- 1 tbsp rice vinegar
- 1/4 tsp red pepper

Sauce

- 4 tbsps soy sauce
- 3 tbsps peanut butter
- 1 tbsp rice vinegar
- 1 tbsp honey

Wraps

- 1 lettuce head
- 4 ounces Asian brown rice noodles (boiled and drained)
- 4 carrots (shredded)
- 1 red bell pepper (seeded, cored, halved, and thinly sliced)
- 1/2 cucumber (halved crossways and thinly sliced)
- 2 green onions
- 1 jalapeno
- 1 handful cilantro
- 1 handful fresh basil
- 2 handfuls roasted peanuts (chopped)

DIRECTIONS

Beef

1. Heat coconut oil in a large skillet over medium heat. Cook ginger, garlic, and beef together until the meat is browned. Drain and discard the fat from the pan.
2. Add soy sauce, vinegar, and red pepper, and stir. Cook until the sauce thickens, and remove from the heat.

Sauce

3. In a blender, blend all ingredients until smooth, and set aside.

Wraps

4. Arrange the lettuce, noodles, veggies, herbs, and peanuts on a platter for serving. Place the beef in the middle and the dipping sauce in a small bowl. Assemble as you like and enjoy!



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Unmasking Some of History's Worst Jobs

CAREERS YOU'LL BE GLAD ARE EXTINCT

Many past careers weren't glamorous, and some are the worst professions in history. Let's look at four foul jobs that no longer exist (and we couldn't be more thrilled about it).

PURPLE DYE MAKERS

Back in ancient times, the hue of the royals was made by crushing thousands of snails, extracting their glands, and then heating the material being dyed in a pot full of brine for 10 days in an incredibly odorous process!

DRIPPING MEN

A dripping man back in Victorian England would go to homes and businesses to collect their fat drippings to sell to the public.

CHILDBED LINEN WAREHOUSE KEEPERS

According to an 1842 book of trades, a job involved supplying, collecting, and cleaning bed linens specifically used for birth.

HONEY DIPPERS, TOSHERS, AND PUREFINDERS

Honey dippers collected waste from homes, toshers scavenged sewers for valuable items to sell, and purefinders collected dog poop (to be used in the process of tanning leathers).

An interesting question to ponder: Which jobs of our era will be considered weird history in the future?

