

# THE SLG ADVISOR

JAN  
2025

## *2025: Milestones and Momentum*

### A MILESTONE YEAR WITH BIG GOALS

As we kick off the new year, I've been thinking about my hopes for 2025. It's something that's been on my mind a lot lately – personally and professionally. There's something about January that always feels like a fresh start, and this year is no different.

#### **IT'S HERE! I'M TURNING 60!**

I'll be hitting a big milestone this April – 60 years old. It's one of those birthdays that makes you pause and think about where you are and where you want to go. For me, it's a chance to refocus on my health and fitness and trying to stay strong both physically and emotionally.

So, I've set a fun goal for myself: On my birthday, I want to bench press 225 pounds. That's what I could lift at 25, and while it might not sound impressive to some, for me, at 60, it feels like a solid challenge. My son has promised to join me at the gym that day to either cheer me on or laugh at my attempt – I'm fine with either result (that might be a bit of a lie).

#### **A PROFESSIONAL FOCUS**

Professionally, I'm excited about what's ahead. This year, I want to focus on growing our new offices in Lawrence and Springfield. These communities have been great to us, and I see a lot of

potential to make an even bigger impact there. I aim to ensure these offices grow into independent hubs supported by creative ideas and consistent effort.

I'm also looking at ways to make Spada Law Group even better. We've started integrating new technologies like artificial intelligence, which can help resolve cases faster and smooth the process for our clients. It's also about making sure our team has the tools and systems they need to excel. We have such a talented and hardworking group here, and I want to do everything I can to help them grow and enjoy their work.

#### **A WEDDING IS COMING!**

Did I mention that my son is engaged? 2025 will be an especially exciting year for our family. In July, my son, Jake, will marry Liana, an incredible woman who's felt like part of the family for years. We're thrilled to officially welcome her, though honestly, the only thing changing is her last name – she's already a daughter to me.

I joined Jake for his bachelor party in Arizona, and we spent the day golfing (18 holes, of course). Then, I took him and his buddies for a big steak dinner before leaving them to celebrate – I'm too old for those shenanigans. And here's



the best part: Jake asked me to officiate the wedding! I'm beyond honored and so excited to play such a special role in their big day.

#### **GRATITUDE FOR THE JOURNEY**

Life always comes with ups and downs, and I know this year will bring its share of surprises. Some will be great, and others challenging, but I plan to face them all with gratitude. I'm fortunate to have an amazing family, a rewarding career, and a team I genuinely enjoy working with.

Thank you for letting me share a bit of my outlook for the year. I'm looking forward to everything 2025 has in store and hope it's a great year for all of us. Happy New Year!

*-Len Spada*

# THE BIGGEST CAR INSURANCE MISTAKE YOU'LL REGRET



Massachusetts drivers, please listen up!

If you've ever been tempted to save money on your car insurance by choosing a PIP deductible, here's a friendly lawyer wake-up call: **Don't do it!** It might sound like a good deal, but it's one of the worst financial decisions you can make after an accident.

Here's the deal: PIP (Personal Injury Protection) is like your financial safety net. It covers up to \$8,000 in medical bills, lost wages, and other expenses if you're hurt in a crash — no matter who's at fault. But when you take a deductible, you lose access to that coverage until your medical bills exceed the deductible. That's bad enough, but it gets worse.

Massachusetts law lets the at-fault driver's insurance company subtract what PIP should have paid from your settlement — even if you didn't use PIP because of your deductible. Confused? Let's simplify:

Say you rack up \$10,000 in physical therapy and doctor bills, and the at-fault driver's insurance values your case at \$15,000. Sounds fair, right? Wrong! They'll now

subtract \$8,000 (the PIP you didn't get), leaving you with just \$7,000. So, by trying to save \$100 on premiums, you lose \$8,000. Ouch.

And here's the kicker: You might still owe money to your health insurance or medical providers after all this. Bottom line? That deductible isn't saving you — it's robbing you.

Do yourself a favor: Skip the deductible and stick with full PIP coverage. Trust us — you'll thank yourself if and when you are hurt in an accident.

## REVIEW OF THE MONTH



*"I could not believe how fast my case was resolved. I was in a motorcycle accident, got hit by a car, and badly injured my leg and foot. Three months after the accident, we came to an agreement with the insurance company. I am very grateful for everything Joan did for me — she had my file done and sent it to everyone quickly. She works very fast and takes her job seriously, and I'm thankful for that. I'm beyond happy with the outcome of this case. Thanks again for all of your help!"*

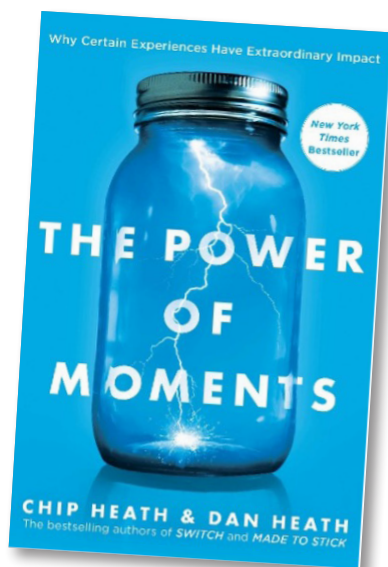
**-Chris Pousland**

# TURN ORDINARY INTO EXTRAORDINARY

## Why 'The Power of Moments' Is a Must-Read

If you're looking for a fresh take on creating meaningful experiences in your personal and professional life, "The Power of Moments" by Chip and Dan Heath is a must-read. This book dives into why some moments stick with us and, more importantly, how we can intentionally create more moments to make life richer for ourselves and others.

The authors break it down into four key elements: Elevation, Insight, Pride, and Connection. Elevation is about moments that stand out from the everyday. Insight comes from revelations that change the way we see things. Pride highlights achievements, and Connection focuses on shared experiences that bring us closer to others. These elements form what the Heath brothers call "defining moments."



What sets this book apart is its practicality. The Heaths don't just share the science of memorable moments — they show you how to create them. Whether you're designing experiences for clients, coworkers, or loved ones, the book offers actionable tips to make those moments matter.

The lessons are compelling for me as a lawyer. Imagine creating a moment for a client that transforms a stressful legal situation into something they'll remember as positive. It's a game-changer for building trust, loyalty, and stronger relationships.

At under 300 pages, "The Power of Moments" is a quick, engaging read filled with real-life stories and examples that inspire you to take action. It's not just about understanding the extraordinary — it's about making it happen.

**Rating:** I highly recommend it to anyone who wants to turn ordinary moments into extraordinary ones.

*-Len Spada*

## BALSAMIC AND BROWN SUGAR SHORT RIBS

Inspired by FoodAndWine.com

### INGREDIENTS

- 2 tbsp vegetable oil
- 8 bone-in beef short ribs
- 1 tsp black pepper
- 3 tsp kosher salt, divided
- 1 1/4 cup yellow onion, finely chopped
- 6 garlic cloves, thinly sliced
- 1/3 cup balsamic vinegar
- 1 tsp onion powder
- 1/2 tsp garlic powder
- 2 cups beef broth
- 1/3 cup packed light brown sugar
- 12 small fresh cipollini onions, trimmed and peeled
- 2 cups celery root, peeled and cut into 1 1/2-inch pieces
- 3 carrots, peeled and cut into 1 1/2-inch pieces

### DIRECTIONS

1. Preheat oven to 275°F and heat oil in a large Dutch oven over medium-high.
2. Pat short ribs dry, and sprinkle with pepper and 2 tsp salt.
3. Working in two batches, cook short ribs until well browned on all sides, about 10 minutes, then set aside.
4. Set aside 2 tbsp of drippings from Dutch oven, then discard the rest.
5. Return Dutch oven to medium heat, and add onion, garlic, and remaining 1 tsp salt.
6. Cook, stirring occasionally, until onion is softened and browned, 6 to 8 minutes.
7. Stir in vinegar, onion powder, and garlic powder; cook, stirring often, until liquid has reduced by half, about 1 minute.
8. Add broth, brown sugar, and cook until sugar is dissolved, about 1 minute.
9. Lay short ribs, meat side down, into Dutch oven in a single layer and bring to a simmer.
10. Cover Dutch oven and transfer to oven. Braise for 1 hour.
11. Uncover; add cipollini onions, celery root, and carrots, then continue braising for about 1 hour and 30 minutes.
12. Remove from oven. Transfer short ribs and vegetables to a serving platter; set aside.
13. Return Dutch oven to stovetop and bring remaining juices to a simmer, uncovered, over medium-high.
14. Reduce heat to medium, and simmer for 10 to 15 minutes.
15. Skim excess fat from sauce using a ladle; discard.
16. Spoon desired amount of sauce over short ribs and serve.





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# The Happiness Hack

## WHY SMALL PLANS CAN MAKE A BIG DIFFERENCE

When life feels overwhelming, or you just aren't feeling your best, it can be difficult to find hope or joy. Sometimes, the best medicine is a little self-care in the form of simple activities and treats that you enjoy most. One of the best ways to boost your mood is by planning something to look forward to. Whether it's a favorite movie, a new painting class, or a tasty latte, prioritizing things that bring us happiness can empower us with hope. It's like adding a bright spot in the future, making the tough days more manageable.

### WHAT DO YOU LOVE?

Your plan doesn't have to be grand or complicated. Start by identifying activities that make you happy or that interest you. Do you love comedy movies or enjoy going to concerts? You might sign up for an improv class or buy tickets to see a play. It can be anything that brings a smile to your face.



### PLAN IT.

Once you know the activity, start planning. Our busy lives sometimes lack time for the little things that make us feel good. Treat your happiness like a necessary appointment and get it on your calendar. Spending time with your loved ones and friends also has a wealth of benefits for your mental health, so decide whether you want someone to join you.

By planning to do things that bring you joy, you'll feel more hopeful, balanced, and better equipped to handle whatever life throws your way.