

THE SLG ADVISOR

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The Simple Secret to a Long, Fulfilling Life

REVEALED THROUGH AN 83-YEAR LONG HARVARD STUDY

If there's one scientific study that I would recommend you check out, it would be the Harvard Study of Adult Development. It's the longest study of adult life ever done (it began in 1938 and is still going today), and the focus and findings of the study are just as relevant to the lives of anyone around today as they were eight decades ago – perhaps even more so.

The study began with researchers following the lives of 724 men who were separated into two distinct groups. The first group was made up of sophomores at Harvard College while the other group consisted of teenage boys from some of the

poorest neighborhoods in Boston. Through meticulous surveys, in-person interviews and the collection of medical information, researchers have sought to discover the common factors that could lead both groups, disparate as they were to begin with, to lives full of joy and well-being. So, what have researchers found over the course of the study? The answer might both surprise you and seem completely obvious: All you need is love!

More specifically, the study found that creating and maintaining relationships was a crucial factor in ensuring that you have a longer, healthier, happier life. It didn't matter if the subject was a rich Harvard alumnus or a poor, uneducated Bostonian when the study began – strong, loving relationships

always correlated with a longer, happier life and greater mental acuity as they aged.

I think everyone has a gut feeling that strong relationships with friends and family are important, but this study backs up that gut feeling with data that's hard to refute. When I listened to Dr. Robert Waldinger, the current director of the study, give a TED talk on the study and its findings during my daily commute not too long ago, I felt very uplifted. My marriage is strong, and I have good, solid relationships with my kids and friends. According to this study, those relationships will be crucial to my well-being as I age.

The study also made me think about my dad. While he wasn't a part of the study, his contemporaries absolutely were. My dad was 11 when the study began, and he lived in the same poor neighborhoods as the subjects of the second group surveyed by

“I think everyone has a gut feeling that strong relationships with friends and family are important, but this study backs up that gut feeling with data that's hard to refute.”

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Can I File a Lawsuit for My Injuries

Even if I'm Already Receiving Workers' Comp Benefits?

In Massachusetts, if you receive workers' compensation benefits following a work-related injury, you can't sue your employer for additional damages. You may however be able to seek additional compensation from a negligent third party if they are partially responsible for your injuries.

The Massachusetts workers' compensation system exists to ensure workers are financially protected in case they get sick or injured on the job and protect employers from endless litigation. Most workers' comp packages will include payments for medical care, disability benefits, and even partial paycheck replacement. However, Massachusetts workers' compensation laws do not permit an injured worker to recover for pain and suffering. So, if you're receiving workers' comp benefits, it is critical to know, as soon as possible, whether a third party may be partially responsible for your accident and injuries.

In workplace accidents, your employer might not have been solely responsible for your injuries. If another party helped cause the circumstances under which you were injured, then you might be able to sue them while still receiving workers' comp benefits.

As an example, say you were walking down the hall, briefcase in one hand and coffee in the other, when you slipped on a wet patch in the hallway of your workplace. You didn't catch yourself because your hands were full, and so you suffered a broken ankle and a sprained wrist. The injury happened at your workplace, so you could most likely collect workers' comp. However, the cleaning company that wipes down the hallways may have neglected to put up a wet floor sign. In this case, the cleaning company may be a third party you could sue to cover the costs of your pain and suffering. A more common example is when someone who drives for a living (truck driver, FedEx delivery, bus driver, etc.) gets into an auto accident. In this scenario, the driver would qualify for workers' comp AND can sue the other driver if they were the cause of the crash.

Even if you're not sure a third party was involved in your injury, you owe it to yourself and those who depend on you to investigate the possibility one might exist. An experienced injury lawyer can ensure the investigation is done properly. Call or text Spada Law Group today at 617.889.5000 for a free consultation.

Is My Injury S

WHAT YOU SHOULD KNOW ABOUT I

With the deadline for filing taxes pushed out to May 17 this year, now may be your last opportunity to make sure you filed them correctly. If in 2020 you received compensation for an injury, you may be wondering: Is my settlement taxable? Well, the short answer is no – you do not need to claim your settlement on your tax return. Like everything in life, however, there may be exceptions.

Exception 1: If you deducted a portion of the medical expenses related to your accident injuries in your previous tax return, that portion can be taxed this year. According to the IRS, if you "did not take an itemized deduction for medical expenses related to the injury or sickness in prior years, the full amount is non-taxable." You only need

Review of the Month



"I went to another lawyer before going to Spada Law Office. Len treated me with respect and answered every call. He answered all my questions and worked with his team to get me what I needed. I would recommend them – especially Robin, who helped out tremendously. Thank you very much!"

–Robert S.



Settlement Taxable?

REPORTING INJURY SETTLEMENTS ON YOUR TAXES

to claim a portion of the settlement as income if "that portion of the settlement ... is for medical expenses you deducted in any prior year(s)."

Exception 2: When it comes to emotional and mental anguish sustained as a result of the injury, any proceeds or settlement amount you received specifically for those factors are similarly not taxable. However, if your emotional or mental anguish didn't result from the physical injury for which you received the settlement, then you will have to claim it on your taxes.

All documents and publications from the IRS related to reporting injury settlements are available at [IRS.gov](https://www.irs.gov). You can also order paper copies by calling 1.800.829.3676.

If you have any questions regarding the taxability of a personal injury settlement, call or text us at 617.889.5000 and we can discuss your situation in detail.



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researchers. Despite that, I think the relationships he forged over the course of his life were definitely a factor in his personal and professional success and his healthy longevity.

I was so intrigued by the study and the talk that I sent Dr. Waldinger's talk to my son and daughter, both of whom are young adults with their whole lives ahead of them. I want them to know that despite the societal pressures they may feel to work primarily on career success, it's the relationships they forge, rather than their career or their paychecks, that will more likely lead to a longer more fulfilling life.

What about you, though? Whether you're 25, 40 or 60, how can you enrich the relationships that you have and build new ones? Maybe that looks like replacing screen time with people time, making room in your schedule for date nights, or reaching out to a friend or family member whom you haven't talked to in years. The possibilities for building relationships are endless, but research shows that all efforts are likely to lead to a better life, so don't waste the opportunities you have to do so.

-Len Spada

Local Chef's Corner

Simple and Springy: Prosciutto- Wrapped Asparagus



If you're looking to add a little pizzazz to your oven-roasted asparagus, try wrapping them in prosciutto for a dish that's sweet and savory!

INGREDIENTS

- 1 lb thick asparagus spears
- 3-3 1/2 oz prosciutto
- 1-2 tbsp olive oil
- Lemon zest (optional)
- Freshly grated Parmesan cheese (optional)

DIRECTIONS

1. Preheat oven to 400 F and line a large baking sheet with parchment paper.
2. Rinse, pat dry, and snap the tough ends off the asparagus spears.
3. Thinly slice the prosciutto and tightly wrap each slice around an asparagus spear. Lay them on the baking sheet.
4. Drizzle the olive oil on the prosciutto-wrapped asparagus spears.
5. Bake for 8-10 minutes.
6. Top with lemon zest and Parmesan cheese, then serve while hot.

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Australian Wombats Are Saving the Day!



Australian Wombats in Charge

Saving Lives One Hole at a Time

Remember the Australian wildfires of 2019–2020? These fires ravaged large areas of the country, displacing and leaving countless animals to fight for survival. To make matters worse, swaths of the country have been dealing with drought. It's one challenge after another for humans and animals alike.

But one species has taken matters into its own "hands." Numerous wombats have been discovered digging holes in search of water – and they found it! According to Australia's ABC News, one group of wombats was discovered

on a farm in New South Wales, which was situated over a large underground reservoir. So, the wombats went to work. One farmer, Ted Finnie, reported that wombats dug a hole roughly 4 meters deep by 20 meters wide (or about 65 feet). Their incredible work made this source of water remarkably accessible.

At this particular watering hole, Finnie captured all sorts of creatures on camera – birds, emus, possums, echidnas, and monitor lizards –



congregating around the wombats' creation. What isn't known is how, exactly, the wombats discovered the water, but they surmise the animals likely picked up on environmental clues and dug until they found what they were looking for.

Interestingly enough, wombats have been known to help other animals in the past. During the Australian fires, countless animals were left searching for refuge, and they found it in wombat burrows.

While the wombats weren't exactly welcoming other species into their homes with open arms, they seemed to "tolerate" the visitors, as one ecologist with the University of Adelaide noted. It was a case of accidental heroism, much like their search for water, but it was heroism nonetheless.