



# THE HARMAN HEADLINE

*Personal Injury, Workers' Compensation, SSDI, and Employment Lawyers*



## Be Where Your Feet Are: The Power of Presence in the New Year

**The start of a new year often comes with a lot of talk about resolutions. I've never really been big on them.** In the past, when I've tried to set a New Year's resolution, it usually followed a familiar pattern. I would stick with it for a few weeks, lose momentum, and eventually let it go altogether. Over time, I've learned that approach just doesn't work very well for me.

Instead, I believe in setting clear goals and committing to them consistently, not just in January, but throughout the year. The personal and professional goals I have for myself are not things that reset every twelve months. They are goals I want to build on over time, little by little, through discipline and steady effort. Rather than focusing on what I want to change when the calendar flips, I try to focus on continuing to grow in the areas that already matter most.

One area I worked hard on this past year, and want to continue building on, is simply being present. Being where my feet are. It is easy to get caught up in what is coming next, the next trip, the next big goal, the next milestone for the firm. Even when those things are positive, that mindset can cause us to miss what is happening right in front of us. Sharing a meal with family, celebrating a small win with friends, or enjoying an ordinary day can all get overshadowed by what is coming tomorrow.

I have learned that many things can wait. An email read or answered first thing the next morning is rarely different from one answered late at night. Choosing to be fully present with the people around me has been one of the most meaningful shifts I have made, and it is something I want to continue prioritizing in the year ahead.

Another focus I am carrying into this year is choosing to look for the positive, even when things are not going well. We cannot always control what happens to us, but we can control what we focus on and how we respond. I see this with my kids, and I remind them often that it is easy to fixate on the one thing that did not go as planned instead of appreciating everything that did. The same is true in work and in life. Acknowledging challenges matters, but so does recognizing what is going right.

As we begin a new year, my hope is to continue building with intention, to stay present, and to focus on the good, both personally and professionally. **From all of us at Harman Law, we wish you a strong start to the year and all the best in the months ahead.**

*- Michael Harman*

## Beyond the Season: Kindness as a Daily Practice



As the holiday lights come down, it is easy for the spirit of generosity to fade along with the festivities. However, the needs of our community do not follow a calendar. In our cover article, we discussed moving away from fleeting resolutions in favor of consistent, intentional growth. This same principle applies to how we care for our neighbors. True compassion isn't a seasonal event; it is a steady commitment to showing up for others, day in and day out.

### Consistency Over Grand Gestures

Just as personal and professional goals are achieved through discipline rather than temporary bursts of motivation, community impact is built through consistent action. You do not need to wait for a holiday food drive to make a difference.

Whether it is a monthly commitment to a local charity, mentoring a student, or simply checking in on a neighbor, steady effort creates lasting change. It is about building a habit of care that outlasts the winter months.

### The Power of Being Present

We also spoke about the importance of "being where your feet are." When we are fully present, we are more likely to notice the small opportunities to help that are right in front of us. Kindness does not always require grand gestures or financial donations; often, it lives in the quiet moments. A listening ear, a shared meal, or a genuine word of encouragement can let others know they are seen and valued. By staying present, we ensure we don't miss the chance to lift someone up.

### A Year of Intentional Service

At Harman Law, our mission extends beyond the courtroom. We are driven by a deep commitment to service and justice, inspired by the transformative power of compassion. As we navigate the year ahead, let's choose not only to look for the positive but to be the source of it for others. Let's make this year defined not by a checklist of resolutions, but by an unwavering, intentional commitment to care for one another. Together, we can build a future where kindness is always in season.

# THE #1 REASON SSDI CLAIMS ARE DENIED



When you are in pain and unable to work, the reality of your disability is obvious to you. However, to the Social Security Administration (SSA), your condition is only as real as your medical records say it is.

## WHY CLAIMS GET DENIED

The most common reason for a denied Social Security Disability Insurance (SSDI) claim isn't that the applicant isn't disabled—it is a lack of objective medical evidence. The SSA does not simply take your word for it; they require documentation from treating physicians detailing exactly how your condition limits your ability to sit, stand, lift, or concentrate.

## AVOID THE "GAP IN TREATMENT"

If you stop seeing your doctor because you are frustrated or worried about costs, the SSA often interprets this as a sign that your condition has improved. These "gaps in treatment" are fatal to many claims. To build a strong case, you must maintain a consistent record of visits and communicate clearly with your doctor about your daily limitations.

## HOW WE HELP

We know what SSA judges look for. We work with your medical providers to ensure your records tell the full story of your disability. If you are struggling to get approved, contact us today to let us help you gather the proof you need.

## How to Prove the Other Driver Was at Fault in a Crash

After a car accident, proving the other driver was at fault isn't just important—in North Carolina, it determines if you get paid at all. NC follows a strict "contributory negligence" rule: if you are even 1% at fault, you can be barred from recovering any compensation. This makes gathering solid evidence immediately after a crash critical.

### THE FOUNDATION: REPORTS, PHOTOS, AND WITNESSES

Your strongest assets are often gathered right at the scene. Police reports provide an official account, noting traffic violations and officer observations. Photos of vehicle damage, skid marks, road debris, and weather conditions offer visual proof that is hard to dispute. Neutral witness statements can tip the scales when stories conflict, confirming details like who ran a red light or failed to yield.

### THE "1% RULE" AND WHY SPEED MATTERS

NC's contributory negligence standard means defense lawyers and insurers only need to pin a tiny fraction of blame on you to deny your claim. If the other driver ran a stop sign but you were speeding, your case could be thrown out. Because the burden of proof is so high, acting fast is essential. Critical evidence like skid marks, road debris, and surveillance footage from nearby businesses often disappears within days or even hours due to weather, traffic, or data overwrites. Securing this evidence immediately prevents the other side from controlling the narrative.

### BRINGING IN THE EXPERTS

In complex crashes, photos and police reports may not be enough. Expert testimony can provide the objective analysis needed to prove liability. Accident reconstruction specialists use physics and crash data to model exactly how the collision occurred. Medical experts connect specific injuries to the crash impact, while mechanical engineers can identify if vehicle defects played a role. These professional insights are powerful tools in negotiations and courtrooms.

### HOW AN ATTORNEY STRENGTHENS YOUR CASE

When fault is contested or injuries are severe, a personal injury lawyer becomes essential. Attorneys have the resources to conduct deep investigations, subpoena phone records and surveillance footage, and challenge false narratives from insurance companies. They handle negotiations, ensuring you don't accept a lowball offer or accidentally admit fault. In a state with laws as strict as North Carolina's, having a skilled legal team often makes the difference between a denied claim and a full recovery.

### PROTECT YOUR RIGHTS

Don't leave your compensation to chance. At Harman Law, we move quickly to preserve evidence, consult experts, and build a case that holds at-fault drivers accountable. Contact us today for a free consultation.

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## YEAR-END EMPLOYMENT LAW CHECKLIST FOR NC WORKERS

As 2025 comes to a close, North Carolina employees should review their employment status and rights to ensure they start the new year securely and prepared.

### KNOW THE 2025 LEGAL UPDATES

This year brought significant shifts in NC employment law. Key updates include proposed protections against hair-based discrimination and restrictions on how employers can limit union activity. Notably, new rules ban non-compete agreements for employees earning less than \$75,000 annually. Review your handbook to ensure your employer is compliant.

### AUDIT YOUR PAY AND TAXES

Do not wait for tax season to catch costly errors. Review your paystubs to verify your salary and deductions match your contract. Ensure all overtime hours were recorded and paid correctly. Cross-check your W-2s or 1099s against your personal records to fix discrepancies immediately.

### CHECK BENEFITS AND PTO

Confirm your enrollment in health plans and retirement matching. Crucially, clarify your company's PTO carryover policy. Many employers utilize a "use-it-or-lose-it" model at year-end. Check your balance now so you do not forfeit earned time off.

### WATCH FILING DEADLINES

If you experienced discrimination or retaliation in 2025, the clock is ticking. Legal deadlines for filing claims with the EEOC are strict, often limited to 180 days. Document every incident and report it before time runs out to preserve your right to legal recourse.

### PREPARE FOR HR REVIEWS

Head into January reviews organized. Compile a list of your 2025 achievements and quantify your results. Clear goals now sets the stage for promotions and raises in the new year.

### PROTECT YOUR RIGHTS WITH HARMAN LAW

Navigating workplace laws is complex. If you suspect wage theft, misclassification, or discrimination, Harman Law is here to help. Contact us today to ensure you enter 2026 with confidence.

## Frequently Asked Questions

### Can I sue someone other than my employer for a work injury?

Yes. You may have a "third-party claim" if an outside party caused your injury. For example, if you were driving for work and hit by a negligent driver, or if a defective machine caused harm, you can file a personal injury lawsuit. This allows you to recover damages like pain and suffering, which workers' compensation does not cover. We handle both claims simultaneously to ensure you do not miss out on available compensation.

### What happens to my medical bills after a settlement?

In North Carolina, health insurers, Medicare, or hospitals may place a "lien" on your settlement, meaning they legally must be repaid for treatment costs before you receive funds. This can surprisingly reduce your final payout. Our attorneys work to identify these liens early and negotiate reductions with providers to maximize the compensation that goes into your pocket. We ensure these financial obligations are resolved so they do not come back to haunt you later.

### Do I have to pay taxes on my settlement?

Generally, no. Under current federal and North Carolina tax laws, settlements for physical injury or physical sickness are not considered taxable income. This means the money you receive for medical bills, pain and suffering, and lost wages due to physical injury is typically tax-free. However, exceptions exist. For example, interest earned on a settlement or punitive damages (money meant to punish the defendant rather than compensate you) are taxable. We advise consulting with a tax professional to understand your specific situation, but for most personal injury cases, the IRS does not tax your compensation.



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#### Sudoku Solutions

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1	8	9	6	2	7	3	4	5
2	4	3	5	1	9	8	7	6
5	7	8	1	6	2	9	3	4
6	9	1	4	3	5	7	8	2
4	3	2	9	7	8	6	5	1
3	2	4	7	9	1	5	6	8
8	1	7	2	5	6	4	9	3
9	5	6	3	8	4	1	2	7

## Hearty Winter Root Vegetable & Lentil Stew with Lemon-Garlic Kale

This recipe is perfectly tailored for welcoming 2026, bridging the gap between New Year's health resolutions and the craving for comfort food during the lingering chill of winter. It utilizes seasonal produce like parsnips, carrots, and sweet potatoes, which are at their peak sweetness in early winter, while introducing the brightness of citrus to ward off the February gloom. High in fiber and plant-based protein, it supports immune health essential for the flu season.

#### Ingredients:

- 2 tablespoons olive oil
- 1 large yellow onion, diced
- 3 cloves garlic, minced
- 2 large carrots, peeled and chopped
- 2 parsnips, peeled and diced
- 1 large sweet potato, cubed
- 1 cup dried green or brown lentils, rinsed
- 4 cups vegetable broth (low sodium)
- 1 teaspoon dried thyme
- 1 teaspoon smoked paprika
- 1 bunch kale, stems removed and chopped
- 1 lemon, juiced and zested
- Salt and black pepper to taste
- Fresh parsley for garnish

#### Instructions:

1. Heat the olive oil in a large Dutch oven or heavy-bottomed pot over medium heat. Add the diced onion and sauté for 5-6 minutes until translucent and fragrant. Stir in the minced garlic and cook for another minute, being careful not to burn it.
2. Add the chopped carrots, parsnips, and sweet potato cubes to the pot. Cook for about 5 minutes, stirring occasionally, allowing the vegetables to develop slightly caramelized edges. This enhances the depth of flavor.
3. Stir in the dried lentils, thyme, smoked paprika, salt, and pepper. Toast the spices with the vegetables for 1 minute.
4. Pour in the vegetable broth and bring the mixture to a rolling boil. Once boiling, reduce the heat to low, cover the pot, and let it simmer gently for 35-40 minutes, or until the lentils are tender and the root vegetables are soft but

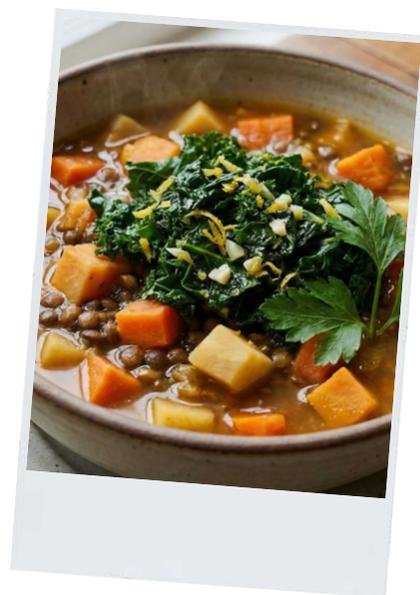
not mushy.

5. Remove the pot from the heat. Stir in the chopped kale; the residual heat will wilt it perfectly within 2-3 minutes, preserving its vibrant green color and nutrients.

6. Stir in the fresh lemon juice and half of the lemon zest. This acidic pop cuts through the earthiness of the root vegetables and lentils, balancing the dish.

7. Taste and adjust seasoning with more salt or pepper if needed.

8. Serve hot in deep bowls, garnished with the remaining lemon zest and fresh parsley. Pair with a slice of crusty whole-grain bread for dipping.



## Why Our Clients Trust Us



### COMPASSIONATE EXPERTISE AND STRONG ADVOCACY IN EMPLOYMENT LAW

Michael Harman law firm was one of the best law firms I could ever work with from the first day I spoke to him. I knew he was the attorney for me. Michael always kept me updated and informed about every situation that came about.

Tilithia B.