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SEPTEMBER 2019
RICHMOND, VA

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Quotes to Live By...

"The fellow who thinks he knows it
all is especially annoying to those
of us who do."

—Harold Coffin, humorist

"Change your thoughts and you
change your world."

—Norman Vincent Peale

"Who says nothing is impossible?
Some people do it every day!"

—Unknown

**Did you know that IWLF is on
Youtube, Facebook & Instagram?**

www.youtube.com/user/WorkersCompLawyer

www.instagram.com/injuredworkerslawfirm/

www.facebook.com/VirginiaInjuredWorkersLawFirm



Tips for Healthy, Wealthy, & Happy Living ...

Hi Folks,

Funny story... Our grandson Joshua had his first day of school. He came home and his Mom asked him how his day was, he said he rode the see-saw all by himself! Now how can you do this she thought? I think he was missing his mommy. Don't you think? LOL!

Are you ready for this? Our super star legal assistant Faith Harris apparently is a super star runner also. She just recently ran back to back half marathons on a Saturday and Sunday with her Mom! I am amazed. She is a hard worker here at the firm and now I know why she has so much energy. Way to go Faith!

I'm so excited I got us a fire pit at our family's Sting Ray Point house! Unfortunately, the first time we used it I caught my little toe on the side of it and broke my toe. This is the fourth time I broke that toe! It's no fun and there's really is not much you can do except wait for it to heal.

We have a new Director of Happiness, Sarah Lawrence. She is doing a superb job learning what it takes to do just that make people as happy as possible. Sarah Busch has accepted the position of Marketing Assistant. Sarah will be working closely with Bob on marketing and client services. Also we have our Emily back. She was out as you know on Maternity leave. She also bought a house. So happy for Emily, Josh, Joshua and Olivia! Congrats to our legal assistant, Irene Walz, and her husband Konrad. They just celebrated their 14th wedding anniversary.

Lastly, I wanted to tell you how grateful we are to all who have help make our business what it is now. We are doing everything we can to offer our clients the best experience possible. We certainly understand we have a lot of competition out there and you have a choice. That is why we are continuing to invest in our service functions and our team. Please continue recommending us to your family and friends. I promise we will do our very best for them.



Above: Michele & "Momma Busch"
Right: The whole family got together
to celebrate her 99th birthday!

Thanks for listening,
Michele



Brain Teaser...

I left my campsite and hiked south for 3 miles. Then I turned east and hiked for 3 miles. I then turned north and hiked for 3 miles; at which time I came upon a bear inside my tent eating my food! What color was the bear?

(See page 4 for the answer.)

How to Pick Tradespeople

Need work on your property by a professional plumber, electrician, arborist, or gutter person? Here are some tips to guide you:
Always get three quotes.
Ask for their business card and check if they are licensed and bonded by the city.
Read Google reviews.
Ask for recommendations on the Nextdoor app.



Did You Know?

In the town of Calama, in the Atacama Desert of Chile, it usually rains a few millimeters per year. It's close enough to a Mars landscape that NASA tests there!

Free Photo Websites

Need a stock photo for a website or social media post but don't want to pay a subscription? These sites offer free photos with zero cost.
www.unsplash.com – Free, modern, and bold photos to download.
www.pexels.com – Free, more widely-used photos. Also free for download.
www.canva.com – You can design images which they size for social media and use their bank of free photos.



Smart Clothes Shopping

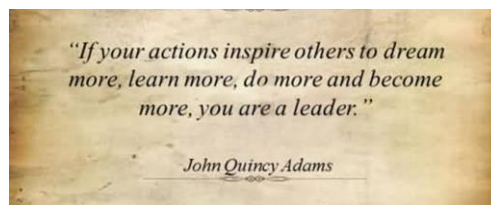
How many clothing items in your closet do you actually wear? Avoid falling into fast fashion trends with these tips:
-Invest in high-quality clothing with better materials and production.
-Buy clothing that fits or have it tailored properly so you actually wear it.
-Buy clothes that you'll realistically wear and that look good on your body type now (not the one you wish you had or used to have).
-Care for clothing with proper washing, ironing, and storage.

Are You a Leader?

What makes a leader inspirational is the behavior and traits they display in the face of adversity. They're the ones that take life's challenges head-on and use their misfortune to inspire and uplift others, rather than getting resentful or giving up. Many of us could benefit from taking note of these traits, not only to enhance our own lives, but to inspire and motivate others to make a positive impact in the world. And it doesn't have to be making large-scale gestures, either. Here are some of the common ways we can implement these traits in our everyday lives:

1. **Be charitable.** Instead of accepting birthday gifts, set up a donation to a favorite charity. Facebook allows you to do this on your profile.
2. **Share your challenges and how you overcame them.** By not sharing our adversities and only sharing positive experiences, we give an unbalanced view of life and that can sometimes lead to others who experience challenges thinking they're doing something wrong. Sharing our stories creates empathy and knowledge that we're not alone in dealing with life's stressors.
3. **Pay it forward.** When you next go to a coffee shop, buy an extra coffee and ask the server to give it to a person who may be experiencing homelessness. Open the door for someone. Your small action can lead to many other actions in turn.
4. **Start at home.** Do you have members of your extended family who are struggling? Is anyone a single parent who is balancing competing demands? Maybe you can offer some of your time to do some jobs around the house or pick their kids up from school.
5. **Stand up for and uplift others.** Building up others around you, rather than pushing them down or demeaning them, is a mark of a true leader. People who get ahead by hurting others will not have a network of supporters later, and no-one can be a leader all alone. Take time to compliment someone else's work or accomplishments, and truly enjoy their successes!

Connect with others in your community and offer your experience. Micromentor.org offers free mentorship to new business owners who need a little extra support. Share your skills – and change a life!



Can You Sue Your Employer for a Work Injury?

A workplace injury, especially a painful or disabling one, can leave you reeling. You may want to know all your available options so you can claim all the benefits you are entitled to. An option many people consider and ask me about is if they can forego workers compensation benefits and sue their employer so that they can collect on some of the benefits that Virginia workers compensation does not address (like pain and suffering or negligence).



For the most part, no, you cannot sue your employer. You can only collect workers compensation benefits.

Why Can't You Sue?

The workers' compensation system was created as a trade-off. It benefits both the employer and the employee because it does not assign fault and it is not designed as a punitive system. Whether or not the injury was your fault, you are eligible to receive workers' compensation benefits to compensate you for missed time from work and medical bills related to the injury. In return, workers are not allowed to sue their employers. Almost all employers are required to carry workers' compensation insurance. In return, they are protected from lawsuits brought by injured employees. The only case in which you may sue an employer for a workplace injury is if you believe that the injury was intentional; therefore, if you have substantial evidence, you can bring it to court and have a jury decide your case.

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Symposiarch (sim-poh-zee-ahrk) noun

Meaning: From the Greek word, symposiarchos, meaning the leader of a symposium. Also, the word can be used to describe a toast master.

Sample Sentence: During a debate, a symposiarch was elected to preside over the event.



Natural Remedies for Bug Bites

Are you out of bite gel, but have some essential oils on hand? Both lavender and basil essential oils will ease the sting and quell the itch.

Apply a couple of drops of either oil to the bite and repeat as necessary.

Witch hazel, an astringent, is also another good remedy for bites. You can find it at your local drugstore (it's a great soothing toner for skin too!)

What A Pain...

Q: Did you hear about the painter who was rushed to the hospital?

A: Reports say it was due to too many strokes.



Alarm Systems under \$500...

Just moved into a new home but can't afford a state-of-the-art alarm system? Fear not. There are several companies offering DIY systems that don't require installation by a professional, saving you money there too. According to consumer review sites systems under \$500 with no requirement for a subscription include:

SimpliSafe – starting at \$229
Ring doorbell – starting at \$199
FrontPoint Safe Home – starting at \$99
Nest – starting at \$499

Profound quotes for your favorite student from Fantasy & Sci-Fi to start off the new school year:



I must not fear. Fear is the mind-killer. Fear is the little-death that brings total obliteration. I will face my fear. I will permit it to pass over me and through me. And when it has gone past I will turn the inner eye to see its path. Where the fear has gone there will be nothing. Only I will remain.

- Frank Herbert, *Dune*

In my life I have found two things of priceless worth - learning and loving. Nothing else - not fame, not power, not achievement for its own sake - can possibly have the same lasting value. For when your life is over, if you can say 'I have learned' and 'I have loved,' you will also be able to say 'I have been happy.'

- Arthur C. Clarke, *Rama II*

"It is our choices that show who we truly are, far more than our abilities."

- J.K. Rowling, *Harry Potter*

It's the questions we can't answer that teach us the most. They teach us how to think. If you give a man an answer, all he gains is a little fact. But give him a question and he'll look for his own answers.

- Patrick Rothfuss, *The Wise Man's Fear*

The trouble with having an open mind, of course, is that people will insist on coming along and trying to put things in it.

- Terry Pratchett, *Diggers*

Do not meddle in the affairs of dragons for you are crunchy and good with ketchup.

- Unknown



6 Study Tips for Back to School from the Princeton Review

1. You need a study space, but sometimes a change of scenery can help you retain information better. Try studying at the library, a coffee shop, or outdoors at your favorite park.
2. Use your homework planner for more than just homework. Keep track of extra-curricular activities, work schedule, family obligations, etc. using the same planner so that everything is in one place.
3. Have a routine and use your time wisely. It's easy to get lost in the black hole of social media or video games.
4. Be realistic about your responsibilities and how much time you actually have, and how much time you really need to complete all your tasks by their due dates.
5. Study a little bit for every class every day. Research has proven that frequent, short review is better than a last minute cram session.
6. Make at least one friend in every class. A buddy makes it easier to study and it's always nice to have someone with whom you can share your tragedies and triumphs.

For more ideas, visit: www.princetonreview.com/college-advice/back-to-school-study-tips

Brain Teaser Answer: White.



The only place you can hike 3 miles south, then east for 3 miles, then north for 3 miles and end up back at your starting point is the North Pole. Polar bears are the only bears that live at the North Pole, and they are white.



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Thank You to our Attorney Referral Partners!

If you are one of our attorney referral partners, we **thank you** for the people you've allowed us to help this past month. If this month you find yourself with a workers compensation case that you can't handle; give that person the Injured Workers Law Firm number (804-755-7755) and make sure they let us know that you made the referral. That way we know who to thank!



Who else wants to win movie tickets for two?

Guess who won last month's Trivia Question? I'm pleased to announce the two lucky winners of last month's quiz. And the winners are...drum roll, please:

**Kathy Cook of Front Royal, VA
& Lisa Davenport of Fort Washington, MD.**

were the first two people to correctly answer my quiz question. Congratulations!

The famous Brownie Box Camera from Eastman Kodak sold for how much when it first hit store shelves in 1900?

a) \$2.50 b) \$1.00 c) \$10.00 d) \$5.00

The answer is b) \$1.00. This is the rough equivalent of \$30.00 in today's dollars.

So let's move on to *this* month's trivia question!

**The oldest ice skates found so far date back to 2000 BC.
In what country were they found?**

a) Canada b) Sweden c) Finland d) Russia

**Email Bob at rbusch@injuredworkerslawfirm.com
and you could be one of our next winners!**

DON'T FORGET TO PUT "TRIVIA QUESTION" IN THE SUBJECT LINE!