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May/June 2019 Richmond, VA

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

Dear Folks,

I am excited to announce that we have two graduates from our IWLF families! First, Chrys and Bob Alexander's daughter Cassie is graduating from the Henrico High School Center for the Arts. She will be attending VCU School of the Arts in the fall. Our Sarah has recently graduated Cum Laude from Coastal Carolina U. with a BS degree in Middle School Math and Science degree. Sarah will be working this summer for IWLF as intake specialist while our other daughter, Emily, has her baby girl in June. Congratulations Cassie and Sarah on your big accomplishments!

A friend and colleague, Brian Beckcom, writes a weekly column that I find inspiring. He recently wrote about how Fred Rodgers in "Mister Rogers' Neighborhood" was tremendously skilled at the art of observing things. He made every child take notice of what was all around them. At an early age children can develop good, or not-so-good, self-images of themselves, and how they are important to everyone around them. Mr. Rogers clearly viewed every child as equally valuable, no matter from where or who they came. He would say, "Take a minute to close your eyes and think of all who loved you growing up that helped make you what you are today." It really helps to be loved and we cannot take it for granted for even a second. We all are unique - no one else in the world is just like you! Stop and think of that and you can soon realize why we can love and be loved: because each of us truly is like no one else.

We are in the process of finalizing plans to move into a larger office space. It will not be far from where we are now. With that said we are excited to welcome two new team members: James Hallett and Irene Walz. Lastly be looking out for our new video on our website very soon. It is the inspiring story of our client and IWLF family member, Brad Hughes.

Until next time, have a wonderful start of the summer!

Michele

May's Raving Fan of the Month

"I am so appreciative of what the Injured Workers Law Firm did for me. They are [an] amazing group and excellent at what they do. I felt at ease, informed and involved at all parts of this journey. I could not thank them enough for the amazing job they did! They are hardworking, honest and trustworthy." - A. LeBlanc

Brain Teaser...

What has an eye yet cannot see? No limbs, yet is faster than any man? (See page 4 for the answer.)



Kiddo Morning Routine

Get the kids up and out the door with a few helpful tricks: *Prepare the breakfast table and make lunches the night before.

*Create a morning soundtrack with the right energy to match certain tasks at certain times.
*Let kids eat breakfast before getting dressed ... just in case there are spills.



Allergy-Proof Your Home

Airborne pollen means spring fever. Keep sneezing at bay by: *Placing a doormat both outside and inside the front door.

- *Keeping windows closed.
- *Not using rugs.
- *Vacuuming frequently and thoroughly.

Why "Goosebumps"?

Goosebumps (the tiny elevations that appear on the skin when you get a chill) got their name because they resemble the skin of poultry after feathers are plucked!

Creating Special Family Moments

With work obligations and demands to multi-task at every turn, sometimes we need a reminder to slow down and appreciate the people we're with. Investing quality time with family pays for itself with a lifetime of memories that extend far beyond those professional deadlines. Amp up that precious time together with these super-special ideas:

<u>Get outside</u>: Combine fresh air and a bit of exercise with a day outside. Whether planting a family garden or going for a hike, slow down to observe plants, bugs, and animals. Sketch leaves, feel the dirt, and smell the flowers. Record details of the day in a shared family journal.

<u>Cook a meal together</u>: Instead of running through the drive-thru for dinner-on-the-go, involve everyone in preparing a family meal. Discuss and plan a menu, shop for the ingredients, and make the meal together. Of course, eating as a family is just as important. Numerous studies have shown spending dinnertime together has a positive impact on communication, mental health, and food choices.

<u>Celebrate holidays</u>: Create traditions together to commemorate common holidays. Or, create your own special holidays, such as a "family day" or "child appreciation day" with its own unique rituals.

<u>Make a piece of family art</u>: Pull out the craft supplies and dust off the imagination — it's time to get creative! If you've just gotten back from a family vacation, this is a great time to make a trip scrapbook. Or draw and color a joint picture to be framed and hung in an area where everyone can enjoy it.

<u>Set aside a weekly family day</u>: Make a conscious effort to block out at least a few non-negotiable hours to spend together as a family every week. Fill this time any way you want, or take turns planning something — as long as you spend it together!





Not a Weed!

The next time you want to pull a pesky dandelion from the ground, toss it in a salad! They are a great source of vitamins A and C, iron, calcium, and potassium.



Waiting? Use Your Time Wisely!

According to an article in Time magazine, you spend nearly 13 hours on hold with customer service during the year! But if you prepare ahead for the time you know you'll be stuck in line or waiting - that time doesn't have to be wasted.

- * Read a book or long-form articles you've saved on your phone with an app like Pocket or Feedly (getpocket.com, feedly.com).
- * Update your lists. Scribble down what you need at the grocery store, organize the weekend's plans, or make a packing list for an upcoming trip.
- * Pay online bills. You've got to do it eventually anyway, right?
- * Respond to emails or write thank you notes.
- * Let your mind wander. Just keep a pen and paper handy so you can make note of great ideas.
- * Strike up a conversation and get to know your neighbors.
- * Conduct online product research for something you're planning to buy.
- * Call friends or family (as long as you're in an appropriate place to do so).

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!)...

Paywall (pay-wall) noun

Meaning: Part of a website that can only be accessed by paid subscribers.

Sample Sentence: After allowing people to read five free articles, the publication had a paywall that required a subscription before they could access anything else.



Movie Picking Websites

Ever struggled to find a movie to watch, and instead spend hours trolling through sites like Netflix and Hulu? Make a quicker decision with these sites:

www.reelgood.com/roulette/netflix
The site helps you decide what to
watch next by genre, movie rating,
and type of show. It can also
compare against other streaming
sites like HBO, Prime Video, Hulu
and 50+ others.

www.rottentomatoes.com

Rotten Tomatoes is one of the most trusted movie recommendation sites. Ratings are based on critics' reviews, providing movie watchers with an unapologetic review of films.

www.imdb.com

IMDb is a hub of information related to film, TV shows, video games, and streaming sites. You can find trivia, cast lists, biographies, plot summaries, and fan reviews and ratings.





Finances for New Parent



Most of us know someone expecting a new baby. Or maybe it's you! For a lot of new parents, finances are not the biggest priority. But planning ahead can make the first year easier so you don't have to think about money. Instead, you can spend the time enjoying your new, expanded family. To avoid the stress of unexpected costs associated with your newborn and to create a secure financial future, there are some steps you can take to make sure you stay on track.

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• Plan for parental leave. Decide if you and/or your partner will take maternity leave, paternity leave, or both. Also, review your workplace and state policies on parental leave so you'll know exactly how much time you'll have off work.

Make a budget and try to stick to it. Take advantage of budgeting tools that help keep you on track: youneedabudget.com, mint.com, or quicken.com. Start an emergency fund. Any parent will tell you that kids can be accident-prone, so it's best to anticipate this and have some money saved for a rainy day. Aim to save three to six months' worth of living expenses.

• Understand the health costs of having your child. Check with your health insurance provider to estimate the costs of: prenatal care, labor and delivery, and other associated charges.

Research expenses like diapers, medical costs, strollers and other equipment, childcare, extra food, etc. You can also compare the cost of essential items in different stores and to take advantage of new parent offers and seasonal sales. There are also lots of free items listed on Nextdoor.com, Facebook Marketplace, and local Buy Nothing (buynothingproject.org) and Freecycle (freecycle.org) groups. Don't be afraid to buy used either! Stores like *Once Upon A Child* and *Kid to Kid* specialize in very gently used baby gear and kids clothes and toys. Some stores even carry maternity wear!

• **Don't postpone college planning** — get started now. Even though college seems like years away, starting early means you are securing your child's future now and avoiding a hefty bill later. Tuition in 18 to 20 years is expected to cost \$300,000 to \$400,000.

Time-Saving "Lifehacks"

- * Buy dog food on auto-ship. You can set the schedule and can forget about ever ordering your dog food again! You can also save money this way many online sellers have lower overhead that they pass to you.
- * Sign up with Quickbooks.com which automatically synchronizes your bank accounts so that you can swipe left or right for business and personal expenses. It even calculates estimated tax payments.
- * You can now order groceries at your local stores through Amazon Prime Now, saving hours going to the store and travelling.
- * Limit personal (maybe business too!) email-checking to only 3 times a day.

Brain Teaser Answer: Hurricane or (tornado)

Quotes To Live By...

"The best way to destroy an enemy is to make him a friend."

-Abraham Lincoln

"Behind every great man is a woman rolling her eyes."

-Jim Carrey

"What you do makes a difference, and you have to decide what kind of difference you want to make."

-Jane Goodall



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For 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: *Letticia Banda, Petersburg, Va. & Tyroshia Fisher, Richmond, Va.* were the first two people to correctly answer my quiz question. Congratulations!

What profession takes its name from an old word meaning "twelve dozen?" a) Artist b) Doctor c) Carpenter d) Grocer

The answer is d) Grocer

So let's move on to the trivia question for June:

What is the most populous country in Africa?

a) Nigeria b) Egypt c) Democratic Republic of Congo d) Algeria

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!