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my Free book "Ultimate Guide to Workers'
Compensation in Virginia"

January 2012

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This newsletter is published by Injured Workers' Law Firm. It
is for informational purposes only and no legal advice is
intended.

We handle cases all over Virginia

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THANK YOU TO NEW CLIENTS!

Welcome! We would like to welcome our new
clients this past month. We sincerely appreciate
the confidence you have placed on us. Visit us on
the web at

www.injuredworkerslawfirm.com

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Call us about getting involved!



Hi Folks,

Welcome to our 1st edition of 2012. I wanted to start out by telling you some
great news about Kid's Chance of Virginia, which awards scholarships to deserving
children who have been adversely impacted by the work-related injury of a
parent.

As a board member I am thrilled to announce to the workers' compensation
community that K.C. of Va. is currently accepting applications for scholarships for
the academic year 2012-2013. Please help us do that by spreading the word about
our non-profit organization and by encouraging potential candidates to apply.

Information about Kid's Chance of Virginia, Inc. as well as scholarship
applications can be found on our website: www.kidschanceva.org. The **deadline
for application is March 31, 2012**. Applications should be sent to 12701
Marblestone Dr., Suite 250, Woodbridge, VA. 22192.

Thank you for helping us to help the children of our community.

Sincerely,
Michele Lewane

The #1 Money Secret of the Rich

Ever wonder how the rich get richer? It's simple. They spend less than they earn,
and invest the difference. If you're not born into money, here are five tips for spending
less so you can invest more and build wealth this year.

- 1. Track Your Spending.** It's hard to tell where you're spending too much if you don't write
anything down. But who wants to save receipts, log a checkbook register, or use a
spreadsheet? New online tools help you automatically track all your financial information
in one place, for free.
At www.mint.com you can set up a free account to see exactly where your money is going.
- 2. Use a Budget.** This financial practice of the rich has enormous power. You may prefer to
call it a "spending plan" but the idea here is to know how much you can spend on different
categories so you don't overextend yourself. Include savings as a category and "pay
yourself first" each month by putting money aside into a designated savings account.
- 3. Rein in Expensive Habits.** Smoking and eating out are expensive. Statistics show that the
pack-a-day smoker spends nearly \$260,000 over a lifetime – and that does not include
increased insurance costs and other factors. Or, you may enjoy eating at nice restaurants
each week, which is another budget killer. What habits can you reduce to save money?
- 4. Pay Down Debt.** As you free up more of your income it can be smart to pay down high-
interest debt. For example, taking extra money to pay down a loan with 10% interest can be
better than putting money in a savings account at 3% interest.
- 5. Pay In Cash.** Credit card companies know you spend more when there's not an immediate
withdrawal from your bank account. Try to pay for everything in cash (or debit card). If
you want a new computer, to take a vacation, or even a car, try to save up and pay for it in
cash instead of getting a loan. Remember, the key here is it to not take on more debt.

The secret to building wealth is to reduce your spending and debt so more of your
income can work for you. Follow these tips to free up more money for savings and
investments. And may you have a prosperous 2012!

“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: Ilma Marion, of Richmond and David Dixon, also of Richmond
were the first two people to correctly answer my quiz question.

What country has the longest life expectancy at birth?

- a) Australia b) Canada c) Switzerland d) Japan

The answer is d) Japan. According to a 2009 United Nations report, the
life expectancy for those in Japan is 82.6 years. Canada's life expectancy at
birth is 80.7 and the United States it is 78. So, let's move on to *this* month's
trivia question.

Who won the first World Series in 1903?

- a) Yankees b) Red Sox c) Americans d) Giants

Call Bob Busch at 804-755-7755 or Email him at
rbusch@injuredworkerslawfirm.com
And You Could Be One Of My Next Winners!

Thanks For Thinking of Me!

Did you know I can help you or any of
your friends or family with all types of
legal needs? Thanks for keeping me in
mind with your referrals...and
spreading the word about my services.

Brain Teaser Answer:

There is no word in the English
language that rhymes with them.

What Happened in Atlanta

A tough looking biker had been at the
bar all night when he decided it was
time to hit the road. He went out the
front door and instantly noticed his bike
was missing from where he parked it.

“All right” he said gruffly, coming back
into the busy bar. “I'm going to have a
shot of whisky and if my hog ain't back
up front by the time I'm done, what
happened in Atlanta will happen here
too!”

The other bikers frantically ran out of
the bar and within seconds one came
back in to tell the tough biker his hog
was now parked in front of the bar
waiting for him.

As the tough biker got up to leave the
bartender asked, “Excuse me mister, but
what happened in Atlanta?”

The tough biker sheepishly replied, “I
had to walk back to my hotel!”

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!)...

Circadian (sur-KAY-dee-an) adjective

Meaning: Recurring naturally on a 24 hour cycle, even in the absence of light fluctuations.

Sample Sentence: It is much easier for you to get a good night's sleep if you follow your own natural circadian rhythm.

Little-Known Animal Facts

- Starfish don't have brains.
- The Housefly hums, middle octave, key of F.
- The eye of an Ostrich is bigger than its brain.
- Butterflies taste with their feet.

Sugar Craving Fixes

Addiction to sugar is not a sweet habit to kick. However, there are things that you can do to curb the urge to splurge on sugar.

Keeping your protein/sugar balanced can do wonders for achieving freedom from sugar cravings. Eating several small meals and snacks with a source of protein in each will help. Substitute the high calorie sweets with herbal tea or fresh fruit.

Quotes To Live By...

Searching is half the fun: Life is much more manageable when it is thought of as a scavenger hunt as opposed to a surprise party.

—Jimmy Buffett

Life is partly what we make it, and partly what is made from the friends we choose.

—Tennessee Williams

Life is about not knowing, having to change, taking the moment and making the best of it, without knowing what is going to happen next. Delicious ambiguity.

—Gilda Radner

How To Never Forget Important Facts

Do you have trouble remembering important facts? Whether you're a student or simply need to recall information for your professional or personal life, it can be embarrassing to not remember critical data when needed. The following techniques are simple ways to boost your brain power and help you recall important details when you need them.

- ◆ **Repetition** is the age old method of remembering important facts. Take out a piece of paper and write the things you need to recall 5 to 7 times. Some people will need to write them more times, others less depending on the individual need for repetition.
- ◆ If you are **auditory** (or verbal) you will probably need to hear them to make the facts stick in your brain. Take the notes you have written multiple times and read them out loud. Repeat the reading several times to embed the facts for later recall.
- ◆ **Visually**, you can stimulate your memory by using color codes in your notes. Perhaps you will use RED for the urgent tasks and BLUE for important reminders. Drawing objects that relate to the material can also be useful for quick mental retrieval.
- ◆ If you learn through **music**, try composing your own "lyrics" using the material you need to remember. Then you can add those words to a common song like *Row, Row, Row Your Boat*. Combining the facts with something familiar will make it easier to remember later.
- ◆ One more method is to use a **mnemonic device**. Try using the first letter in each word of the main points to create an easy to remember word or sentence. It's a great way to aid your memory.

Everyone has a different way of learning and recalling information. Try multiple methods until you find what works best for you.

Are You My Client Of The Month?

Starting this month I will choose a very special *Client Of The Month*. It's my way of saying "thanks" to those who entrust in our services and provide us with the things we need to come to a fair and deserving settlement.

This month's *Client Of The Month* is Stephanie Buijs, of Williamsburg. I can't say enough about the fact that even with having to deal with her injury, Stephanie has been very patient and kind, knowing that our team is doing everything they can to get her case settled as quickly as possible.

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Brain Teaser...

Other than being colors, what do silver, orange and purple have in common?

Top 7 Recalled Kid Products

Be careful when purchasing resale children's products. Here are the most dangerous according to www.cpsc.gov:

1. Playskool Travel-Lite play yards
2. Evenflo Happy Camper play yards
3. Baby Trend Home and Roam portable cribs and play yards
4. Magnetix magnetic building sets
5. Easy Bake Ovens
6. Polly Pocket Dolls with magnets
7. Simplicity drop side cribs

Why Do We Dream?

Dreams seem to be a reflection of our inner lives. That is why Freud claimed that our dreams make us all poets, whether we intend to be or not. Here are a few modern theories on dreaming given at www.psychologytoday.com:

Some believe we are "defragmenting our hard drive" like a computer.

Others see dreaming as a way to develop our wisdom. We are practicing for future threats is another theory.

However, many scientists will tell you there is no reason for dreams at all. It's simply random firing in the brain.

Bounce Basics

You probably have seen the claims of all the things that a Bounce dryer sheet can do. According to www.snopes.com, some are true and some aren't.

These are **TRUE**:

- TV screen static remover
- Deodorize Sneakers
- Freshen a drawer or closet

These are **FALSE**:

- Repels mosquitoes
- Clean baked on cooking pans
- Collect cat hair

Overheard On The Beach

"I've discovered that I scream the same way whether I am about to be devoured by a great white shark or if a piece of seaweed touches my foot."

With Eye Injuries, Do This, Not That...

Many everyday things can harm your eyes. Here are two common eye injuries, what you should and should NOT do if you experience these risks.

- **Eye Scratches** can come from something as innocent as a baby's fingernails or something as common as being brushed with a tree branch. These seemingly minor abrasions can cause the eye to become susceptible to infection or fungus. Do not rub your eye and don't cover it with a patch. Keep the eye closed and see your doctor as soon as possible because you can experience serious harm in less than 24 hours.
- **Chemical Exposure** is common with paints or household cleaning products. Some substances are very harmful and some may only cause temporary discomfort. Do not use eye drops to flush your eyes, instead put your head under running lukewarm water for 15 minutes to remove the chemical substance. Call your doctor immediately and let them know the exact chemical exposed to the eye and when it occurred.

Of course prevention is always the best medicine, so be sure to wear safety glasses when working with tools or in any situation where bits of metal, glass, plastic, or dirt are flying around. For more eye health information, go to www.allaboutvision.com.

Important:

Check to see whether your lawyer is a specialist.

Virginia has no state specific specialization process, but many experienced attorneys are members of specific organizations regarding specific areas of the law.

Did you know...

If your employed by a staffing agency. You can get workers' compensation benefits if your injured at work?

The staffing agency would be liable for your workers' comp benefits if you were injured at one of your places of employment.

Tips To Reduce Auto Emissions

According to www.epa.gov, the typical vehicle releases an equivalent of 5.5 metric tons of carbon dioxide emissions annually. Here are a few actions you can take to reduce your carbon footprint.

Drive only when necessary. The time spent driving doubles every 20 years. Look for options like carpooling, public transportation, combining errands, bicycling and walking to reduce time driving.

Proper car maintenance goes a long way to reducing emissions. Follow the owner's manual to help the environment while you also extend the life of the auto, increase value at resale and minimize the cost of gasoline.

Use common sense to avoid pollution. Don't let your engine idle more than 30 seconds. Be careful to not spill gas when refueling. And take heavy items out of the car whenever they are not needed immediately.