# Makin' It Better Newsletter

Oregon Workers' Compensation | Personal Injury | Social Security Disability

# the pitfalls

### OF RECORDED STATEMENTS

## what's inside

#### page 2

The kids are alright

Loss of honeybees may sting

#### page 3

Young entrepreneur starts pet care business

Hands free does not make driving risk free

#### page 4

Pets close to our hearts

If you've been in an auto accident and the other party is at fault, expect the other guy's insurance company to come a callin', quite possibly within 24 hours. High on their priority list will be



Your words can be twisted to fit their story.

to charm (or scare) you into giving a recorded statement. Do not agree to it-ever.

Anything you say in a recorded statement can be used against you later. Your words can be twisted to fit their story. You might say something that didn't come out right, and once uttered, it can't be taken back. If you change your answers later, it will look like you're the one who's changing their story.

Also, some injuries only manifest themselves days, weeks, and even months after an accident. If you speak on your health too quickly, you may look foolish later, hurting your case.

The adjuster might ask you to sign a medical authorization in order to get their hands on your

medical records. Never sign off on this either (or any documents). Medical authorization gives them wide latitude to delve into far more information than is necessary. Obtain your own medical records and bills. Review them for accuracy and clear up any errors with your doctor. At that point you can select what is truly pertinent to send along to the other party's adjuster.

The other guy's insurance adjuster is not your friend. Everything they do is designed to keep from paying you what you deserve. You will need to be more forthcoming with your own insurance company...but exercise caution. Contact an auto accident attorney to protect your rights.



There is a quote often cited about the trouble with kids today. It goes something like this:

"The children now love luxury; they have bad manners, contempt for authority; they show disrespect for elders and love chatter in place of exercise. Children are now tyrants, not the servants of their households. They no longer rise when elders enter the room. They contradict their parents, chatter before company, gobble up dainties at the table, cross their legs, and tyrannize their teachers."

Socrates is often identified as the source, but historians seem to disagree, and argue Plato attributed the quote to Socrates. It is not important who said this, but when they said it. Why? That answer is found on a favorite t shirt, which reads:

#### "The Older I Get, The Better I Was."

We age, and there is a shift, or perhaps a fade. We only recall the admirable aspects of our youth, and often wonder out loud what is going on with kids today. Are we turning into our parents? Perhaps, and that is not all bad. But if we look hard enough, we will see that for the most part, these kids are alright, and sometimes, even better.

A few years ago, I found myself at the Clatsop County Fairgrounds with my daughter, who was showing livestock for the first time. We decided to stay at the campground to get the whole experience. We were rookies.

The first morning waking up at campground, something strange happened. Around 6:30ish, children young and old emerged from their tents and campers, and climbed up the hill to the livestock barn.

I had to see this for myself, and also thought there may be coffee in that general direction, so I dragged myself out of bed a few minutes later to check it out. When I made it to the barn door, I saw something I will never forget. There were dozens of kids working in the barn. They were shoveling out stalls, raking, loading and moving chips, feeding and watering their livestock, and helping each other out. There were kids pushing wheelbarrows that were so little they could barely see where they were going. It was a little kid ant colony.

Even more impressive was that the kids were working together. The older kids were helping the younger ones. No peer pressure here. I knew that these kids had been working throughout the summer on their own projects, because I watched my child working on her projects. Years before, I watched our son show the family dog in 4H, and recall fondly all the learning and fun from that experience.

But in that moment, when I saw all those kids not just working, but working together, I was sold.

Right now, many young people throughout the county are working on their projects. They may be raising livestock, growing vegetables, showing a canine, or creating art. When we support these young people, we see them at their best, and their experiences now certainly play into where the will be later.

So, if you have a chance, visit the Clatsop County Fair this year, which runs from July 30th to August 3rd. But before you hit the rides, or eat some food that you should only really eat once a year, head to the exhibit hall, and check out the barn. You will be amazed.

And if you can, come to the livestock auction on Saturday night, which starts at 6 p.m. sharp. ■

## LOSS OF HONEYBEES

# may sting

Over the past decade, there has been an alarming and mysterious disappearance of honeybees in the United States. A rather vague, catch-all name was given to this phenomenon: colony-collapse disorder (CCD).

What's most disconcerting about CCD is the possible effect on food production in this country. Honeybees are vital to the pollination of crops. If the decline in honeybee numbers continues, the consequences for our food supply could be dire, which means major economic consequences as well.

CCD was first reported in 2006. Beekeepers began losing 28–33 percent of their worker bees from year to year, compared to the normal loss of 10–15 percent. Worker bees would leave the hive but not return, prompting a breakdown of the colony. There are now 2.5 million honeybee colonies in the United States compared to 6 million approximately 60 years ago.

A single cause of CCD hasn't been pinpointed yet. The United States Department of Agriculture suspects that a combination of factors may be responsible, including a parasitic mite called *Varroa destructor*, which has been found at the scene of many decimated colonies; a bacterial disease called European foulbrood, which is becoming more prominent; several viruses; and the use of pesticides.

Environmentalists are focused on pesticide use—in particular the powerful neonicotinoids. These pesticides, which target other insects, are absorbed by plants and may show up in pollen and nectar. Though not directly lethal to honeybees, they are suspected of interfering with their sense of direction, preventing them from gathering pollen and returning safely to the hive. They may also make honeybees more susceptible to parasites and pathogens.

# pet care business

Let's not limit the notion that the kids are alright to just one story. Our family has been working with a capable young business owner who is caring for our animals this summer, and she deserves a shout out.

Makayla Mestrich attends Astoria High School, and follows her passion for dance, and her love of animals. Makayla participates on the AHS Dance team, Pizazz, and studies Tap, Ballet, Jazz, and Hip Hop. She is a five year 4H veteran, and has raised and bred rabbits, goats and guinea pigs. Makayla has also owned hamsters, dogs and cats.

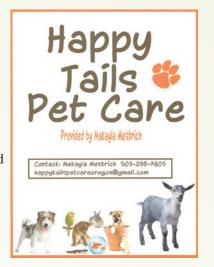
To make the dance and the animal loving gigs work, Makayla started Happy Tails, a pet care service. This is not just any pet care business. When we inquired about Makayla's services, she sent us a comprehensive intake packet with a detailed explanation of the services provided, and the fees. We were asked to provide detailed information about our pets, including some pictures.

While away for the weekend, we checked our Facebook page, and there was a picture of my beloved Nadine, lounging on the couch and living

large. When we returned home, Makayla provided a detailed report card for the dog, which I promptly hung up on my fridge. She had trimmed the rabbit's claws, just because it was something that needed to be done. We also received detailed invoice setting out the work performed.

Makayla has figured out two things. First, if you do what you love for work, you will really never have to work again. Second, if you provide a great service, and fill a need, you can generate income while helping people.

Check out Happy Tails Pet Service on Facebook.



# HANDS FREE DOES NOT MAKE DRIVING TISK free

Last month we reported on cell phone use, explaining the dangers of distracted driving. Since then, I have come across another study showing that hands free devices may cause even more distraction than talking on the cell phone.

The study employed a five point rating scale to rank the level of distraction with different tasks. The subjects were asked to perform different tasks, and the level of distraction was measured by brainwave activity, reaction time, workloads, eye movements, and brake reaction times.

So, what were the results? Surprising to me was that listening to and responding to in vehicle, voice activated e mail was ranked number three, or an extensive risk.

You just have to ask yourself is it really worth it to be e mailing in traffic?

This Triple A Foundation funded study was conducted at the University of Utah. Check out this and other information on distracted driving at:

http://enddd.org/blog/category/distracted-driving-research/

The Di Bartolomeo Law Office, P.C.

1139 Exchange Street Astoria, Oregon (503)325-8600 www.joedibartolomeo.com

www.joedibartofollieo.com

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RECORDED STATEMENTS



SEE PAGE ONE

This publication is intended to educate the general public about personal injury, on the job injuries, Social Security, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

pets close to our hearts

The American Heart Association recently released an official statement citing the link between owning a pet, especially a dog, and a lower risk of heart disease. For dog lovers everywhere, it's probably not a huge surprise.

Studies have shown that dog owners have improved numbers across the board with regard to blood pressure, cholesterol levels, and weight—factors that bode well for avoiding heart disease. Dog ownership also appears to improve survival rates among those who already have heart disease.

Dog owners tend to get more exercise because they often take their pets for walks, which benefits heart health. A study of 5,200 adults revealed that dog owners had increased physical activity levels than those who didn't own a dog, and were 54 percent more likely to get the recommended daily amount of exercise.

Pets also influence the body's reaction to stressful events in a positive way. They can be instrumental in socialization, calming our nerves, and tamping down anxiety and depression—

Admittedly, there is no direct scien-

more heart-positive aspects.

tific proof that owning a dog reduces the risk of heart disease. It may simply be that healthier people are the ones who own pets. But it seems apparent that there's more to it than that. And a pet is no cure-all for our hearts. We've still got to do our part: exercising, eating healthfully, and cutting out smoking.

Dogs tug at our heartstrings…it appears they impact our hearts in other ways as well. ■