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Get More Value at Your Doctor's Visit

There are some simple things you can do to exercise more control over the situation and ensure you get the maximum value out of the limited time you have with your doctor.

DURING THE VISIT

1. Have an honest conversation with the doctor.

Begin by describing your symptoms. Use your list to refresh your memory; be specific and succinct; and use your own words (not medical terms you may have learned by Googling your symptoms).

Once you have described your symptoms,

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'DOCTOR'S VISIT ' FROM PAGE 1

it's the doctor's turn to ask questions. Answer these questions honestly. Tell the doctor "the truth, the whole truth and nothing but the truth." If you hold something back because you are embarrassed or frightened, or because you think it's not important or you just want to wish it away, you may end up hurting yourself in the long run. Incomplete information can result in a missed diagnosis or, perhaps worse, the wrong diagnosis. If it's difficult for you to be open and forthcoming with

your doctor, let your lists and/or your symptom diary and/or your advocate speak for you. Remember, too, that the doctor is bound by ethical rules of doctor-patient confidentiality. Unless the person makes a claim for injuries, then the insurance company or defense interests can subpoena the records and will be able to read what is in the medical records.

2. Be open to the doctor's diagnosis and treatment plan.

You can find a great deal of valuable information online,

but not all of it is current, accurate and reliable. If you did some preliminary medical research prior to your appointment, take care to distinguish your "symptoms" (e.g., fever, stiff neck, swollen glands) from a diagnosis (e.g., meningitis, strep throat, a bad cold) when discussing this with your doctor. Try saying something like, "I looked up my symptoms online and I'm worried that I have [diagnosis]. I've been experiencing [symptoms]. What do you think?" Follow up

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Know Your Holidays

Why is it Called 'Labor Day' if No One is Working?

Have you ever wondered why the first Monday in September is celebrated as "Labor Day" when the whole reason for celebrating is that you get a day off from work?

A s it turns out, there is more to Labor Day than a long weekend. Labor Day is a federal holiday dedicated to recognizing and honoring the contributions of laborers to the growth, prosperity and well-being of our country.

The first Labor Day festivities took place on September 5, 1882, in New York City. The Central Labor Union of New York, Brooklyn and Jersey City (the "CLU") organized a parade for the purpose of displaying the "strength and esprit de corps of the trade and labor organizations." Thousands of workers – perhaps up to 20,000 – marched from City Hall to Union Square, while seamstresses leaned out the windows to cheer and blow kisses. After the parade, the workers enjoyed a picnic in



the park, complete with music and dancing. Significantly, all of the marchers agreed to forfeit a day's pay in order to participate in the first Labor Day events. One year later, on September 5, 1883, the CLU organized another parade in New York City and urged workers and

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Life Hacks

Spend Less on Groceries

Review your receipt(s) after you shop.

You can learn a lot from just one month's worth of receipts and, often, find ways to save even more money. For example:

 Identify the extras. Cross off anything that is a staple in your home (milk, eggs, carrots, dark chocolate).
Everything else is extra.
Now take a close look at the extras. What can you eliminate entirely? Where can you find savings? For example, if you make cookies from scratch, rather than buying pre-packaged cookies, your sweet treat will taste better and cost less. If you just can't live without ice cream, wait until your favorite brand is on sale or buy the brand that is on sale that week (even if it is the generic brand).

 Identify your most expensive item week-toweek. Can you swap that item for a less expensive alternative, e.g., ground turkey for ground beef; generic yogurt for brandname?

Track your savings.

Scan the bottom of your receipt. How much did you save – in dollars and in percentage-savings off your total bill? Where did the savings come from – manufacturer's coupons? Store discounts? Club savings? Use this information to find ways to save even more on your next trip to the store. Keep a running tally of your savings as a tangible reminder that your efforts are paying off.

Limit your trips to the grocery store.

It's simple logic: The more time you spend at the grocery store, the more money you spend at the grocery store. Make it a goal to shop for groceries once a week and to be efficient once you get to the store. This may take some practice, but if you plan ahead and stick to your list, you can do it.

Learn to love leftovers.

Throwing away food = throwing away money. Stop doing it. Meal planning certainly will help to reduce food waste. Here are few more ideas you can try:

- Move items that are about to expire to a designated spot in the front of the refrigerator to remind you that they need to be eaten;
- Start a new family dinner tradition: Empty the Fridge Friday.



Transform leftovers into a new meal. If you need some inspiration, check out supercook.com (https://www.supercook. com/#/recipes) or Google "recipes made with leftovers."

Plant an herb garden.

Like the humble jalapeno, fresh herbs pack a big flavor punch. You will pay substantially more for packaged herbs than you will for the herbs you plant once and harvest over and over again.

Invest in a water filter.

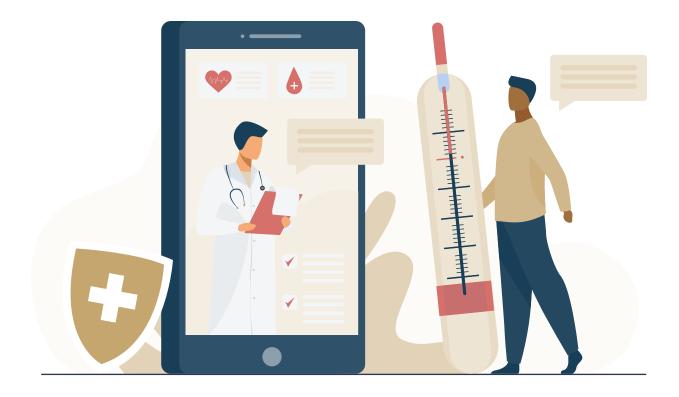
Help save the planet and put

more money in your pocket by skipping the bottled water and buying a water filter instead. You can get a pitcher with a built-in filter or a basic in-sink faucet filter for around \$20.

Don't forget these tried and true money-savers:

- Go alone (your kids, friends, parents, and spouse all will encourage you – sometimes loudly, sometimes subtly – to buy more and spend more); and
- Never (never!) go to the grocery store hungry.

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'DOCTOR'S VISIT ' FROM PAGE 2

with, "Why do you think that?" or "What leads you to that conclusion?" Then, keep an open mind. When it comes to your diagnosis and treatment plan, trust the doctor in front of you over Dr. Google. If you have concerns, seek a second opinion from another physician or specialist.

3. Take notes.

The twenty minutes you spend with the doctor will pass quickly, and you are likely to be given a lot of information during that time. Take notes or, if you brought someone with you, have that person take notes. Notes will help you remember the doctor's diagnosis, treatment plan, and any special instructions.

4. Ask questions.

To effectively advocate for yourself, you will need to ask questions during the examination, in addition to the specific questions you wrote down and brought with you. For example:

If the doctor is using terms you don't understand, you have to speak up. You can say, "I'm sorry, but I'm not following you. Can you explain that one more time?" You can also try repeating the doctor's words, e.g., "You said 'slipped disc.' I don't understand what that means. Can you go over that one more time?" Another effective technique is to rephrase what the doctor said, e.g., "Okay, so what you're saying is Is that right?"

- If the doctor prescribes medication, don't just take your Rx slip and go. Ask questions, including, e.g., "Why am I taking this medication?" "Are there any side-effects?" "Are there any alternatives to [this] medication?"
- If you are being referred to a specialist, make sure you understand the

specific reason for the referral, and what you can expect at and from that appointment. Also ask, "What can you tell me about this specialist?"

BEFORE YOU LEAVE

5. Get contact information.

Make sure you know how best to communicate with the doctor once you leave his or her office.

You can say something like, "I think I've taken good notes here, but if I have questions later, what is the best way to reach you?" Every doctor will handle this differently, so you need to ask. Can you email the doctor (and expect a same-day response)? Does the office have an online "patient portal" you can access? Does the office have a nurse-line you can call? Will the doctor give you her cell phone number so you can reach her directly? Don't leave the exam room without this information.

Illustrations by pch.vector



'LABOR DAY ' FROM PAGE 3

unions in other cities to do the same. The movement grew. In 1887, Oregon became the first state to legislate an official Labor Day holiday. New York and other states soon followed, and in 1894, Labor Day was recognized as a federal holiday.

Over time, as organized Labor won improvements in working conditions for many Americans, the focus of Labor Day has largely shifted, from work to play. Labor Day now marks the unofficial end of summer – one last, long weekend of sun, sand, barbecues, fire pits and s'mores. If you really want to get into the spirit of the day, you can even march in a parade. New York City still holds an annual Labor Day Parade on a route just north of the original route followed in 1882. Now billed as the oldest and largest Labor Day parade in the country, it takes place on the first Saturday after Labor Day.

So, as you say a wistful farewell to summer this year, remember that Labor Day is a celebration of your hard work and your contribution to the larger economy. However you choose to spend it, we hope you enjoy your Monday off. You've earned it.

Illustrations by pch.vector

Watermelon, Feta and Tomato Kabobs

These skewers are perfect no-cook, super-easy summer appetizers.

ngredient amounts are not included, as the recipe can be created for just a couple of people or increased for a large bash. Just remember, one watermelon square, one cube feta, one cherry tomato, one basil leaf and one mint leaf per skewer. Time to prepare depends on how many skewers you are making.

INGREDIENTS

- Watermelon, sliced into 1 ½" cubes
- Feta cheese, cut in 1" cubes
- Cherry tomatoes
- Fresh mint leaves
- Fresh basil leaves
- Balsamic reduction
- Maldon sea salt
- Fresh ground pepper
- 4" Bamboo skewers

INSTRUCTIONS

On each skewer, thread one basil leaf around a cube of watermelon, followed by a mint leaf around a cube of feta cheese, finishing with a cherry tomato.

Arrange skewers on a serving platter and drizzle with balsamic reduction. Sprinkle with Maldon sea salt and fresh ground pepper.

NOTES

Ingredient quantities are not included, as this is really not so much a recipe as a method. Adjust quantities to the size of your party.

