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### December 2020

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KENTON KOSZDIN LAW OFFICE 16600 Sherman Way Suite 280, Van Nuvs CA 91406-3785 Phone: (818) 901-9999

Toll Free: (800) 438-7734

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# 10 Ways a Workers' Comp Attorney Will Boost **Your Benefits**

Insurance companies are well-intended in their purpose of providing their client with coverage in the event of filing a claim for whatever their services aid in covering. However, it comes as no surprise that people are faced with frequent difficulties and denied claims when filing. This is especially true for those interacting with an insurance company that isn't working in their favor, such as someone filing for workers' compensation with an insurance company hired by their employer. The fact of the matter remains that, at the end of the day, insurance companies are a business - and the end goal of running a business is to make a profit.



Unfortunately, this often translates into decreased benefits when an injured worker settles immediately through their employers' insurance company, rather than seeking the guidance of an experienced workers' compensation attorney. Understandably, some workers who have been hurt on the job will choose this option based on the urgent need to obtain benefits or their concern that they could lose any and all benefits by choosing to work with an attorney rather than going directly through the insurance company. To help dispel this myth, we've simplified the top 10 reasons why it's worth enlisting the help of an attorney who specializes in workers' compensation, as our attorneys at the Kenton Koszdin Law Office:

### An experienced attorney specializing in workers' compensation can:

- Take the worry out of gathering all your medical records
- Recommend and arrange treatment with a physician that works for your needs
- Acquire medical advice and opinions from your treating physician, even via an independent medical examination
- Represent you when you're required to appear in court or answer questions during a deposition
- Handle conducting all depositions of medical experts

In many scenarios, handling your case on your own or settling for your employers' workers' compensation insurance company results in missing a significant amount of evidence that could bolster your case and increase your deserved benefits, such as:

- Facilitating a vocational expert to provide testimony about your job's physical requirements
- Providing statements from friends and family members about activities in your everyday life
- Offering up any evidence of previous worker injuries at your workplace to outline your employer's history with poor safety measures or training
- A real, unbiased account of the extent of your injuries which resulted in occupational limitations
- Thoroughly documented records of past, current, and future medical treatments, and their associated costs

If you've been injured on the job, don't settle for less - let our firm get to work for you!

# From My Blog

### The Effects of the Pandemic On Social Security

The Social Security Administration (SSA) has been developing the Social Security program since August 14th of 1935. Since that summer, there has been an association between the American dream and a persons' eventual access to their Social Security Benefits they have been contributing to since they began working earlier in their lifetime. As a government program, Social Security not only helps older Americans once they retire, but it also helps those who become disabled, as well as families who have experienced the loss of a spouse or parent. It's hard to imagine living the American life without the promise of Social Security Benefits if and when you qualify for them, Still, there are continued efforts and instances which threaten to diminish the program so many rely on to survive.



Click here to read more

# 8 Tips to Prevent Holiday Decorating Mishaps

The holiday season is here, and we bet you've already spotted some holiday decorations in your neighborhood! With the abundance of time people are spending at home this year due to the COVID-19 pandemic, it's left a lot of us wondering if this is the year people will truly go "all-out" with their decorations. We have an urgent reminder to keep safety in mind when choosing your decorations. More than ever, electrical decorations make up the majority of holiday decor.

According to the National Fire Protection Association (NFPA), more than 1,000 families each year will be forced to cut their joyous celebrations short due to a house fire caused by holiday decorations. While electrical fires are abundant during the holiday seasons, there's no shortage of risks to sustain a bodily injury while orchestrating your decoration designs. Keep these 8 decorating tips in mind to help you put safety first this holiday season:



- 1. Whether you're buying new string lights or reusing some from years past, always check for laboratory testing labels and do a plug-in test. If you spot any burnt-out bulbs, broken sockets, or frayed wires, don't risk it replace it entirely.
- 2. If you've opted for a real tree this year, choose a truly fresh tree with bendable pine needles rather than brittle, dry ones. Keep it fresh by cutting an inch off the bottom stem and placing it in water immediately, then keep the water consistently full.
- 3. For those of us looking to go the faux-tree route, be sure to triple-check that the tree is labeled "fire retardant" to ensure that it isn't combustible in the event of an electrical fire.
- 4. Keep your trees, and any holiday decorations, at least 3 feet away from any heat source or open flames such as a fireplace or electrical heater.
- 5. If you leave the home for any period, remember to turn off all electrical decorations in addition to this, remember to turn them off each night as well.
- 6. When using real candles, remember to place them at a safe distance away from children and pets. Always use a protective glass, pottery, or metal candle holder or covering.
- 7. If you've noticed your fresh tree starting to drop needles take it down. At this point, the tree has become a serious fire hazard and can easily catch flame in the event of a fire.
- 8. Avoid using a chair to stand on when hanging any holiday decorations. Use a sturdy step ladder the risk of bodily injury isn't worth it!

While it's fresh on your mind, head over to the official <u>NFPA website</u> to review basic fire safety rules and put together an emergency escape plan for you and your family this season.

If you or a loved one has been denied <u>Worker's Compensation</u> or <u>Social Security Disability (SSDI)</u> benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. <u>The Kenton Koszdin Law Office</u>, <u>Social Security attorney in Van Nuys</u>, can help you navigate the application process for the best possible outcome for you and your family.

## **Recipe of the Month**

# **Mulled Apple Cider with Orange and Ginger**

This warmly spiced hot apple cider is the perfect treat for both kids and grown-ups alike. It's delicious aroma will keep you warm and cozy this holiday season!

#### **Yield**

Makes about 8 cups.

### Ingredients

- · 8 cups unpasteurized apple cider
- 3-inch cinnamon stick
- 10 whole cloves
- 1 navel orange, peeled and sliced crosswise
- · 2-inch piece of peeled fresh ginger, cut into 6 slices

### **Preparation**

In a large saucepan combine the cider, the cinnamon stick, the cloves, the orange, and the ginger and simmer the mixture for 20 minutes. Strain the mixture through a fine sieve into a heat-proof pitcher and serve the mulled cider warm.

Recipe courtesy of Epicurious.com









16600 Sherman Way Suite 280, Van Nuys CA 91406-3785

**Phone:** (818) 901-9999 **Toll Free:** (800) 438-7734

10 Ways a Workers' Comp Attorney Will Boost Your Benefits



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# What's Happening In Van Nuys & Southern California

The COVID-19 pandemic has caused many large events to be cancelled or postponed. To ensure public safety, we would like to encourage you to enjoy some socially distant outdoor activities in your area.

Coldwater Canyon Park Electric Dusk Drive-In

Studio City, CA Los Angeles, CA

Griffith Park The Japanese Garden

Horseback Riding Van Nuys, CA

Los Angeles

Westridge-Canyonback Wilderness Park

Orange County Zoo Encino, CA

Orange, CA

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