

A NEAR-DROWNING EXPERIENCE

SOMETHING SCARIER THAN THIS SPOOKY SEASON

As Halloween rolls around and all the kids in town put together the most ghoulish get-up they can muster, advertisements harp on the "spookiness" of the season. As a fan of Stephen King and a former haunted-house employee myself, I'm down for all of that, but let's be honest: The real frights out there aren't ghosts, dancing skeletons, or murderous supernatural clowns. The terrifying things are a lot more corporeal — those slow-motion, life-or-death moments that everyone faces at some point during their time on Earth, when you're not sure whether you'll survive another minute or shuffle off this mortal coil.

As a kid who loved being outside — and especially being in the water — I've had more than one near-drowning experience. One occurred while I was growing up in Joplin, Missouri, probably when I was only 9 or 10 years old. The leader of my Cub Scout troop decided that we'd take a nice canoe trip down Shoal Creek — just a little trek, with parent chaperones in tow. Unfortunately for us, for a few days before we shoved off, the constant rains had turned it from a babbling creek into a bona fide raging river.

Still, we pressed on. In our boat was my dad, my good buddy Scott Harrison, and his mother Donna. Despite the elevated, rushing water, we were doing just fine, until we were almost at the end of the trek, about 5–10 miles down the creek. We turned a corner and suddenly beheld a massive tree limb barring nearly the entirety of our course. In a feeble attempt to negotiate our way around the thing, we slammed right into a branch, and before we knew it, the canoe turned sideways, flipped, and we were underwater.

Luckily, as the canoe got sucked under, each of us snatched a piece of the tree. In a scene straight out of a movie, we hung on for dear life, practically in shock from the

unbelievably strong, icy-cold water. My dad somehow managed to get us between two of the chunky offshoots from the branch, and fueled, I'm sure, by that dad-strength that only ever strikes in times of crisis, he hoisted us up one by one onto it. Honestly, I was pretty certain I would die there, swept under the writhing water, never to be seen again. Scott was even more sure of this eventuality, howling, "We're gonna die! We're gonna die!" until we were safely ashore.



In the end, we all made it back onto land, intact and relatively unharmed. My dad lost his fancy camera equipment, and we were all soaked to the bone, but we were alive. The most amazing thing was Donna's beehive hairdo, somehow as neat as ever, without a single drop of water on it.

After another canoe came by and told the rest of the camp up ahead to come off-road and pick us up in a truck, we discovered that of the 18 canoes, 17 had been swamped. So, all in all, not the most successful Cub Scout trip — though, in those days, we just shrugged it off with a "stuff happens!"

One thing I can say, though: It's a good thing my dad had come along. He always used to trek alongside me during Cub Scouts and Boy Scouts, on all kinds of adventures. Near-fatal canoe trips, 20-something-mile hikes — you name it, he was there. When it came time for my own kids to join the Scouts and venture into the unknown, I passed along that legacy, accompanying them on as many outings as I could, right until it came time for them to strike out on their own. Thankfully, I can recall no times when we almost died.

I'm fine with that. Leave the scary moments for the late-night Halloween horror movie marathons, and I'll steer clear of any massive, gushing rivers.

-Jim Monast



BEST IN SHOW OR HALLOWEEN HAZARD?

COSTUME SAFETY TIPS FOR KIDS

For many kids, picking out a costume is the best part of Halloween. Will they be a spooky witch, a wildcat, or their favorite superhero?

There are so many options! But in all the fun, it can be easy for parents to overlook certain risks

that Halloween costumes can pose. Here are important safety tips to remember when choosing the best Halloween costume.

Look for fire-resistant costumes. Candles inside jack-o'-lanterns and other open flames are everywhere on Halloween night, so make sure your child's costume isn't a fire hazard. Most store-bought costumes are made from fire-resistant materials, but you should still check the labels on all costumes, wigs, and accessories. The same goes when you're buying fabric for homemade costumes. And remember, fire-resistant is not the same as fireproof. While fire-resistant material takes longer to burn and can be put out quickly, it can still catch fire and cause serious injuries. Remind your child to use caution around open flames and avoid costumes with flimsy, hanging components, like flowing sleeves, long skirts, and capes.

Test makeup first. Halloween is a great time to have fun with face paint, and makeup is a good alternative to masks, which can obscure a child's vision. However, a lot of costume makeup isn't approved by the Food and Drug Administration. Before letting your child cover their face in makeup from the Halloween store, test their skin for allergic reactions by putting just a little bit on the back of their hand first.

Practice prop safety. What's a Jedi Knight without her lightsaber or a wizard without his magic wand? The right accessories can really bring a costume together, but it's important that props — especially weapon props, like swords, knives, or guns — are not mistaken for the real thing. Choose props that are obviously fake, with round edges made from soft, flexible material. And if your child wants to wear their Halloween costume to school or some other event, check the rules on props beforehand to avoid any trouble.

Halloween is a night for ghosts and goblins to come out to play, and with these tips, your kids can safely dress up and join in the fun.

CASE STUDY

HAROLD W. OF POMEROY, OH

Harold W. of Pomeroy, OH, was 24 years old. Working as a laborer at a local lumber yard, he was feeding logs into a sawmill when one kicked back and hit him in the back, jamming him into a steel debarker. He was hospitalized at the VA hospital in Pomeroy and underwent emergency surgery for compression injuries of the abdomen, transverse colon, and small intestine mesentery, as well as a laceration of the cecum.

Following recovery from surgery and nearly two years off, Harold returned to work as a laborer, missing intermittently, for almost 20 years at salvage yards, gas stations, and a nearby power plant. He experienced persistent back pain after his injury and nearly constant intestinal issues that worsened with time. Ultimately, radiating pain in both sides of his groin and lower extremities, coupled with numbness, tingling, weakness, and instability of his legs, led to debilitating anxiety and the development of a stress disorder. This further reduced his capacity to work and increased his need for pain medication.

Harold completed the 10th grade before quitting school to make money. He later served in the United States Army and then 11 years in the Ohio National Guard before being honorably discharged. Having fought to return to work following his original injury (statistics verify that most people unemployed for more than a year after an injury never return to work), Harold was devastated when his doctor confirmed his injuries had worsened to the point where further work was impossible. He was declared permanently and totally disabled by the Ohio Industrial

Commission, which found that his physical and emotional limitations, coupled with his age, education, and previous work experience, prohibited him from engaging in any sustained work activity.

As Harold also receives a VA pension and other access to medical care, he settled his workers' compensation claim after PTD was awarded so that he could have money to send his two honor-roll children to college.



What to Expect at Your Workers' Comp Hearing

A FEW RULES TO FOLLOW

After you file a workers' compensation claim, one or possibly two state agencies will be involved in your case. The first of these government bodies is the Ohio Bureau of Workers' Compensation (BWC) — the State Insurance Fund — while the second is the Ohio Industrial Commission (IC). The BWC makes initial determinations on claims involving employers with their workers' compensation coverage through the state (as opposed to self-insured employers, who pay claims directly). Many claims, particularly those involving only payment of an emergency room visit and no ongoing treatment, are favorably decided by the BWC and your contact with the system is essentially finished.

The IC usually steps in for matters in dispute. IC hearings are held in rooms about the size of a company break room — and about as well-decorated. The hearing officer sits at the head of a long table. The employer and their representative typically sit on one side of the table, and the injured worker and their legal counsel sit on the other side. Each IC district has its own tradition of who sits on which side. If you are represented, follow your attorney's lead. If not, let the other side go in first, see where they sit, and then go to the opposite side.

Each hearing officer has their own way of conducting hearings, but no matter your situation, there are a few simple guidelines you should follow. Dress appropriately — you needn't wear a suit, but you shouldn't be wearing a ball cap or looking like you were just attacked by a pack of wolves. When the hearing officer asks you questions, look them in the eye as you answer and present your case. And whatever you do, tell the truth. Don't hide any previous injuries, and always respond to the best of your knowledge, clearly and succinctly.

If you have an upcoming hearing, talk to coworkers who've been there before you. Or, even better, call us and ensure your case has the best possible chance of success!



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ANSWER



ABBY'S APPETIZERS

HOMEMADE MARSHMALLOWS

INGREDIENTS

- 3 packages unflavored gelatin
- 1 1/2 cups granulated sugar
- 1 cup light corn syrup
- 1/4 teaspoon kosher salt
- 1 tablespoon pure vanilla extract
- Powdered sugar, to coat

DIRECTIONS

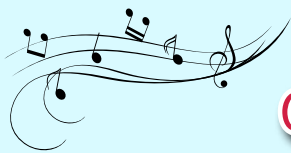
1. In a mixing bowl, combine gelatin and 1/2 cup cold water. Let sit while you make the syrup.
2. In a small saucepan over medium heat, combine sugar, syrup, salt, and 1/2 cup water until the sugar dissolves.
3. Raise heat to high and bring syrup up to 240 F, using a candy thermometer to check for temperature.
4. With an electric whisk on low speed, slowly whisk syrup into gelatin mixture. Switch speed to high and whip for 15 minutes, until very thick. Fold in vanilla after whipping.
5. Dust a nonmetal baking dish with powdered sugar and spoon mixture into dish. Smooth mixture, top with more powdered sugar, and let stand uncovered overnight.
6. Cut into squares, decorate, and serve.

Inspired by foodnetwork.com

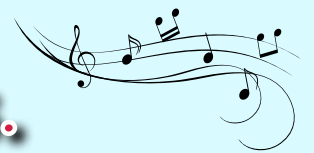
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POLICE OFFICERS SING THEIR HEARTS OUT

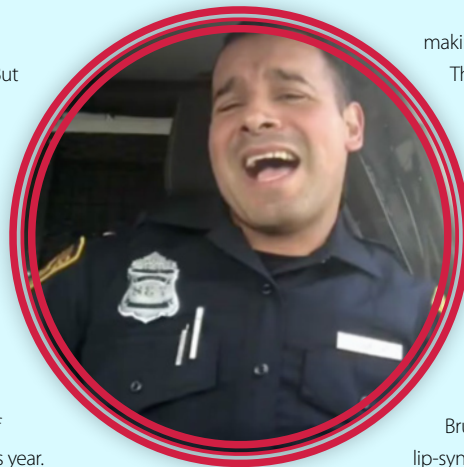


CHECK OUT THESE LIP-SYNC CHALLENGES ACROSS THE U.S.



When you think of viral videos of police officers, you may not imagine your local police department lip-syncing pop songs. But this new online trend is taking the internet by storm. To show a more positive side of their departments, many stations all over the country have participated in a lip-sync challenge. While these challenges were created to make viewers laugh, their driving purpose was to create a connection between officers and their communities. They hope to remind civilians that behind every badge is a person who isn't all that different from you.

The challenge started when Alexander Mena, a deputy in the Bexar County Sheriff's Office in Texas, posted a video of himself lip-syncing "Fuiste Mala" by the Kumbia Kings on June 19 of this year. His video, which gained over 1.5 million views, encouraged other officers to follow suit. Mena, a recruiting-team deputy with Bexar County for three years, has been



making lip-sync videos since he downloaded Snapchat on his phone. The day he recorded this particular video, he sent it to his sergeant, who passed it along to the officers who handle social media for their office. Then it went viral.

Several of the other individual officers responded with their own videos of mainstream hits like 'N Sync's "Bye Bye Bye" and One Direction's "What Makes You Beautiful." The popularity of these initial challenges inspired other stations to create their own videos featuring entire departments singing and dancing in unison. Some of the videos with the most views are the Norfolk Police Department lip-syncing Bruno Mars' "Uptown Funk," the Apple Valley Police Department lip-syncing The Tokens' "The Lion Sleeps Tonight," and the San Francisco Police Department lip-syncing Too Short's "Blow the Whistle." Keep checking your social media to see who gets challenged next!