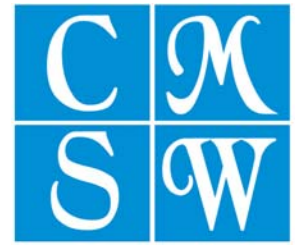


Patient's Corner

June '09



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Happy Father's Day



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Patient Profile:

A reality check.

A man is forced to reverse roles with his wife.

Joe worked as a custodian at a building complex. While lifting a heavy mop bucket, he hurt his right arm and his back. "I was going to work like any other day. I didn't do anything different, except this time I felt like I pulled something inside my arm and my back was killing me."

Joe was out of work for quite a while. His wife was forced to look for a job. Joe was now faced with a real challenge... taking care of his 18 month old son. "It was amazing. I thought I could do anything until I had to take care of my

boy. I didn't give my wife much credit before that. Thank goodness he walked and did not like to be carried (I couldn't carry him anyway, he weighed about 25lbs). Everyday was a challenge. I had to take him with me to appointments, prepare his meals, and try my best to play with him given the circumstances."

Joe had to do this for quite a while. He was without income and who knew when compensation was going to "kick in" or when they would decide to reduce or stop his payments. His wife could not afford to take that

chance and stop working.

"I took for granted the time and effort my wife spent on the housework and taking care of our child. I appreciated her more when I had to do (or at least attempt to do) those same things.

Cleaning was not my strong suit, especially with back pain. Often the house would be a wreck when my wife came home. I'd feel so bad. Mainly because, when I had to work, everything would be done by the time I got home. Sometimes, she'd even have to cook after coming home from

work".

"Now that I am better, I bathe my son, take him to school (he's five now), go to work (I'm back as of two years ago) and occasionally, I bring home some take out to give my wife a break."

Joe epitomizes the type of father that deserves recognition. Not only did he provide for his family, he was able to take a bad experience and learn how to be an even better father and husband. He along with all the men out there like him truly deserve a Happy Father's Day.

Let CMSW know if you need representation for your WC, NF, PI, SSD, Disability Retirement, and other cases. We will refer you to a knowledgeable law firm that specializes in your particular case(s). It is very important to have legal representation when issues arise that affect your rights and benefits.

PREVENTION

Prostate Cancer

The second leading cause of death among men.

Many researchers have found the second leading cause of death among men in the United States is prostate cancer.

Prostate cancer is when cells within the prostate grow unusually, creating small tumors. Medical researchers have yet to establish what exactly causes this type of cancer. But factors such as age, family history and racial background play a role in the diagnosing of prostate cancer.

Studies have revealed

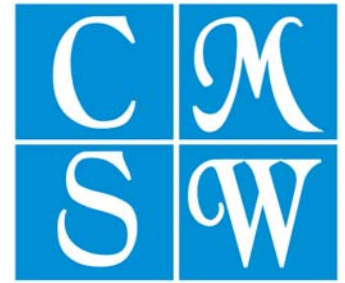
that certain groups are more at risk than others. Prostate cancer is more prevalent among African Americans than other racial groups.

The risk of being diagnosed with prostate cancer increases the older a man gets. Also, a man who has close male relatives with prostate cancer is two to three times more likely to develop this kind of cancer himself.

Men are 35% more prone to be diagnosed with prostate cancer than women to be diagnosed with breast

cancer. In the United States 1 in 6 men are suffering from prostate cancer. Just in 2008 alone more than 186,000 men where diagnosed with the disease and more than 28,000 of them died as a result.

If prostate cancer is detected during its early stages the cure rate is elevated. Nearly all the men diagnosed with early stage prostate cancer will be disease-free after five years. Remember, it is very important that men do their prostate cancer screening as directed.



“Quality Healthcare with Compassion”

Services

- Disability Retirement
- Short Term Disability
- Long Term Disability
- Fitness for Duty Evaluation
- Social Security Disability
- Functional Capacity Forms
- Narrative Reports
- Primary Care Services
- Alcohol & Substance Abuse Evaluations
- Pre-Employment Physical Examinations
- All Medical Conditions can be referred to our Network Consultants

Men and Heart Disease

The Facts!!!

The leading cause of death among men in the United States is heart disease. Let us educate you about this important issue with some vital facts. Here are some figures to look at when it comes to heart disease and men:

* The average age of a first heart attack for men is at 66 years.

* Almost half of men who have a heart attack under age 65 die within 8 years.

*Results from the Framingham Heart Study suggest that men have a 49% lifetime risk of

developing coronary heart disease after the age of 40.

* Major risk factors for heart disease include high blood pressure, high blood cholesterol, tobacco use, diabetes, physical inactivity, and poor nutrition.

The risk of heart disease can be minimized by choosing a healthier lifestyle.

You can clearly reduce the chances of heart disease if you eat a healthy diet rich in vegetables, fruits, whole grains, fiber and fish.

Foods high in saturated fat, sodium and cholesterol have to be removed from your diet.

Studies suggest that a 10% decrease in total cholesterol levels may reduce the development of coronary heart disease by as much as 30%.

There is zero tolerance for smoking and use of tobacco.

Alcohol intake has to be kept to a minimum.

Remember to keep your annual checkups with your primary doctor.

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THE SYSTEM

Social Security Disability (SSD)

For the Social Security administration the term disability has a unique meaning. "Disability" under Social Security is based on your inability to work. You are considered disabled as per Social Security if:

1. you cannot do work that you did before.
2. they decide that you cannot adjust to any other work because of your medical condition.
3. your disability has lasted or is expected to last for at least one year or to result in death.

Social Security pays only for total disability. It does not pay benefits for partial or short-term disability.

To qualify for the for SSD benefits, you need to have worked in jobs covered by Social Security. Moreover, your medical condition must meet the Social Security definition of disability. Once you are approved, Social Security will pay you monthly cash benefits. You may collect SSD benefits while on Worker's Compensation.

You will receive benefits as long as you are disabled. But there are certain circumstances that may change your continuing

eligibility. For instance, your health may improve to the point where you no longer are disabled. You should go back to work rather than depend on your disability benefits.

Keep in mind that when you receive SSD benefits, Social Security will review your case from time to time to verify that you are still disabled and eligible for benefits. Be aware that you are responsible for letting Social Security know if your health improves or you are back to work.

If you are still collecting SSD benefits by the time you reach retirement age, your disability benefits will automatically convert to your retirement benefits.

Hearings

Hearings are a big element in a worker's compensation process. They are held for a variety of reasons. A worker's claim is established through a hearing. When there are concerns, hearings are scheduled to dispute such issues. Also, it is through hearings that agreements are made regarding a case.

As for the WCB, the Worker's Compensation Law provides that no case may be closed without notice to all interested parties, with all such parties

having an opportunity to be heard. Board hearings are held before Workers' Compensation Law Judges, who hear and determine claims for compensation, for the purpose of ascertaining the rights of the parties. The Board, upon receipt of an application for review of a judge's decision, may also hold hearings.

A hearing serves as a means to assess what is going on with a claim and set up course of action.

Due to the significance of hearings, it is important for you to have all required documents (C-4

forms, diagnostic reports, tests, etc...) medical and otherwise.

If you have an upcoming hearing, let us know so that we can assist you with what you need from us (i.e. C4's). We are here to help you and serve your needs.



MONEY TALKS

Home Equity Loans and Lines of Credit

The basics!!!

What is a home equity loan? It is a loan in which the borrower uses the equity in their home as collateral for a new loan. These loans are sometimes useful to help finance major home repairs, medical bills or college education. A home equity loan creates a lien against the borrower's house and reduces actual home equity. In other words a home equity loan is like a second mortgage that you take out on your house.

When you are approved for a home equity loan, you receive a check for the total loan amount. Once you receive the money you can use it as you please.

There are set regulations to this type of loan. Home equity loans have a fixed interest rate and a fixed term, usually 10 to 15 years. This fixed term is the amount of time that you have to repay the loan back. You make monthly payments on the loan until it's all paid up.

If a home equity loan is not what you are looking for, you have the option of a line of credit. A home equity line of credit is when the bank approves a loan amount, but does not give you a lump sum. Instead it gives you a credit/debt card or/and

checkbook that you use to withdraw money when needed.

Under a line of credit you only pay interest on the amount you taken out and you are only limited by the total amount of the loan. The catch with line of credit loans are fluctuating interest rates, advance-period terms which allow you to access the money for a set period of time, but once that term is up, you can't withdraw money and you must to repay whatever you borrowed in the accord time, and balloon payment terms.

Homeowners Insurance

Ways to save on this necessity.

If you are a homeowner you know that your house needs to be insured. As a homeowner you should know that there are ways to save money on your homeowners insurance. There are reductions available from your insurance company for a variety of reasons. These reasons may range from the type of building material used to build your home to how close you live to a fire station.

Here are some ways you can save money on your homeowner's policy:

1. Shop around: do not settle

for the first estimate you get. Check several different insurance to get rate quotes.

2. Raise your deductible: i.e.

- \$500 and save up to 12% on your premiums.
- \$1,000 and save up to 24%.
- \$2,500 and save up to 30%.
- \$5,000 and save up to 37%

The higher the deductible the more you save.

3. Buy your home and automobile insurances from the same company: many companies will give you a discount if you buy both insurances from them.

4. Check your policy annually: you want your policy to reveal the value of your home and belongings. Check your policy to make necessary adjustments.

5. Improve security and safety: making these kinds of improvements can earn you discounts from your insurance company.

6. Stay with an insurer: if you stay with an insurance company for several years, you may receive special discounts/considerations.

WHAT'S COOKIN'

Chili-Lime Chicken Kabobs

Ingredients:

- 3 tablespoons olive oil
- 1 1/2 tablespoons red wine vinegar
- 1 lime, juiced
- 1 teaspoon chili powder
- 1/2 teaspoon paprika
- 1/2 teaspoon onion powder
- 1/2 teaspoon garlic powder
- cayenne pepper to taste
- salt and freshly ground black pepper to taste

- 1 pound skinless, boneless chicken breast halves - cut into 1 1/2 inch pieces
- Skewers

Directions:

1. In a small bowl, whisk together the olive oil, vinegar, and lime juice. Season with chili powder, paprika, onion powder, garlic powder, cayenne pepper, salt, and black pepper. Place the chicken in a shallow baking dish with the sauce, and stir to coat. Cover, and marinate in the refrigerator at least 1 hour.

2. Preheat the grill for medium-high heat. Thread chicken onto skewers, and discard marinade.

3. Lightly oil the grill grate.

4. Grill skewers for 10 to 15 minutes, or until the chicken juices run clear.



Summer Chicken Burgers

Ingredients:

- 1 ripe avocado, sliced
- 1 tablespoon lemon juice
- 1 tablespoon butter
- 1 large Vidalia onions, sliced into rings
- 4 boneless, skinless chicken breast halves
- salt and pepper to taste
- 4 hamburger buns
- 4 tablespoons mayonnaise
- 4 slices provolone cheese

Directions:

1. In a small bowl, combine sliced avocado and lemon juice. Add water to cover; set aside. Preheat an outdoor grill for high heat and lightly oil grate.

2. Heat butter in a large heavy skillet over medium-high heat. Sauté the onions until browned and caramelized; set aside.

3. Season the chicken with salt and pepper. Place on grill, and cook until no longer pink and juices run clear, about 5 minutes on each side. Place buns on grill just long enough to toast them.

4. Spread buns with mayonnaise to taste, then layer with chicken, caramelized onion, provolone and avocado.



FYI

Top Ten Father's Day Gifts

Father's Day is June 21st. Let's make this day special for all our deserving fathers.

In honor of these fathers we decided to compile a list of various gifts that show them how much we appreciate them.

Hopefully, you can find the perfect gift for the great dad in your life.

Top 10 Father's Day Gift Ideas:

1. Sports Event Tickets
2. Watch
3. Cologne
4. Grooming Kit
5. Tool Kit
6. Grill kit
7. Gym Membership
8. Leather Wallet
9. Electronic Gadget
10. Set of Golf Clubs



Top Ten Graduation Day Gifts

June is that time of the year when we celebrate the accomplishments of our sons and daughters. It is the month for graduations.

To commemorate them we thought about putting together a list of the top ten gifts for these special young men and women.

Top 10 gifts for High School Graduates:

1. Money
2. Laptop Computer
3. All-expense paid Vacation
4. Gift Certificates
5. A Car
6. Jewelry
7. Digital Camera
8. Magazine Subscription
9. Personalized Gift Item
10. College Spirit Gift



June is:

- National Men's Health Month**
- Vision Research Month**
- National Headache Awareness**
- National Cancer Survivor Month**
- National HIV Testing Month**



JUNE 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14  Flag Day	15	16	17	18	19	20
21  HAPPY FATHER'S DAY	22	23	24	25	26	27
28	29	30				

A message from Dr. Hearn:

Dear Patients:

Hope you enjoyed our men's health issue of PC. We look forward to your comments. Happy Father's Day!!!

Michael Hearn, M.D.

If you would like to contribute your story to Patient's Corner, write to:
Central Medical Services of Westrock
 89-44 162nd Street, Ground Floor, Jamaica, NY 11432
 or email c4cmsw@aol.com Tel: 718-626-4444

Look Inside...



June 2009

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of Westrock
89-44 162nd Street
Ground Floor
Jamaica, NY 11432
