



~ Our Mission ~

"A professional organization dedicated to the ongoing education of the claims community. Providing an arena for member interaction and the sharing of resources."

Next Regular Meeting: April 17, 2015
Time: 11:30am Location: Billy Baroo's
For more details see page 2 & 5

What's Your Legacy?

By **Tom Williams**
PSAA President, Partners Claim Service

My family got together recently to celebrate my father's 90th birthday. As some of you might know, I come from a larger than average family. My father has 16 children and all but 2 are still around. From those 16 children came over 50 grandchildren and now over 20 great grandchildren and counting. We had roughly 100 people at his party. It was great to see all the people there celebrating my dad. I'm not sure he could quite comprehend the sheer number of people that have come from him.

We put a video together of photos that depict his life from when he was a child, through the World War II years, and up through the current time ending with a photo of most of the family together. It's an incredible photo and a snapshot of my father's legacy. However, his legacy extends beyond just the number of people that have come from him. His legacy also extends to how he has impacted all those with whom he has interacted throughout his life.

My dad does not have a great number of really close friends outside of the family. Let's face it, he spent most of his years rearing children and did not have time to spend with many outside of the family. But, he was always there for us. He was always around. He taught us our values and set an example that each of us follows in one way or another. Each of us, in turn, now has some type of impact on all those we interact with. As such, as an extension

(See Legacy... continued on page 3)



APRIL 17, 2015
MEETING PRESENTATION
— See page 5

Well Adjusted

— See page 7

Shared experience from

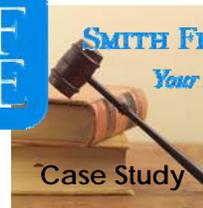


Claims Conversation

with **Roger Howson** — See page 9



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— See page 15

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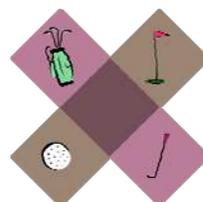
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4th Annual PSAA SOUTH

Golfing Safari

Friday, June 12, 2015 — See page 24



4th Annual PSAA NORTH

Golf Tourney

Friday, July 17, 2015 — See page 25



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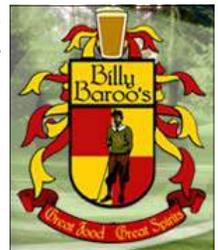
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PSAA Next Luncheon Mtg



- Next Meeting:** April 17, 2015
- Time:** 11:30am to 1:00pm
- Location:** Billy Baroo's Bar & Grill
(at Foster Golf Links)
13500 Interurban Ave W
Tukwila, WA
206/588-2763 www.billybaroos.com
- Menu:** Luau themed menu
- Cost:** Members \$20 Vendors \$25
- Presentations:** Liability: Electrical Failures & Fires with Andrew Paris, PE of CASE Forensics; Property: Domestic Water Systems with Dan Joyce, PE, CFEI, PI of CASE Forensics. More information on page 5.
Plus ~ Vendor Appreciation Day!
- Please RSVP:** www.PugetSoundAdjusters.org
www.facebook.com/pugetsoundadjusters

Additional Meeting Information

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:00 p.m. End of Meeting

Please arrive on time and have your cash or check (payable to PSAA) ready, or provide your online payment receipt. We appreciate your cooperation and assistance.

Nomination for PSAA Board Position



Nominated to join the PSAA Board for the year 2015-16 is **John Walker Jr.** of Frontier Adjusters. John is a second generation owner operator of Frontier Adjusters and has been in operation since 2006. He has experience in Auto and Heavy Equipment Appraisals, Property/Casualty Adjusting and is fluent in Spanish and Portuguese. John is also NFIP Flood Certified and responded to Hurricane Sandy in 2012. John graduated from Brigham Young University with a degree in Biology and loves to spend time with his wife and 4 children.

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Legacy... *(Continued from front page)*

of my dad, that impact becomes part of his legacy.

This got me thinking about what kind of legacy I am leaving. I believe most people think about a person's legacy after they have left us. But, in reality, we are all creating our legacy right now. We are all leaving a legacy right now. Our legacy is formed by what people believe about us; by what we are most characterized by. So, if we are seen as hard workers, or if we are seen as trustworthy, or if we are seen as flaky, these all affect what type of legacy we leave.

I have to believe that everyone would like their legacy to be positive. We want people to see us as generous, caring, selfless, helpful, and loyal or the kind of person you can count on. These are all great qualities. The problem is that if we only look to our own needs and neglect the needs of others, we don't come across as generous, caring or selfless. If we place greater importance on our own challenges than on the challenges others face, we don't come across as helpful or loyal and certainly not the kind of person one can count on.

So there's the dilemma; you can be a very hard worker, but so focused on your own work that you neglect those around you. This can come across as selfish and thus your legacy is not a hard worker, but rather a selfish person. Because most of what we do each day impacts not only ourselves, but also those around us, we have to be aware of those around us. So, while it is great to be a hard worker, this needs to be tempered with an understanding and awareness of the needs of those around us. Part of being a hard worker can involve helping others. When these two are teamed up, now your legacy is a hard worker plus a selfless person who wants to help others.

As we go throughout our work this week and this month, let us be mindful of those around us. When we interact with people each day, listen for opportunities to help them with whatever they are struggling with. Take an interest in their life outside of work, or the claim you are currently working on with them. Treat people in a manner that indicates you care. This takes hard work and comes easier for some than others. However, the payoff is well worth it; not just your legacy, but rather the difference you make in another person's life or current circumstances. Being concerned for another's wellbeing; that's a legacy we should all strive for.

Thank you for listening. Have a great month. ❖

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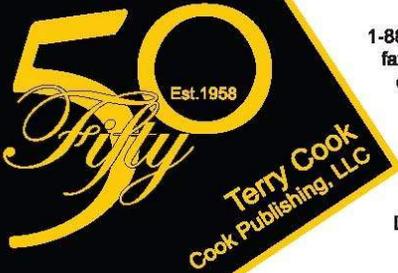
April Meeting Presentation

Liability

Electrical Failures & Fires — This presentation will provide an introduction to the forensic investigation of electrical failures, fires, and accidents, with an eye toward potential manufacturer or contractor liability and ways that the insurance company can assist the investigator. Presented by Andrew J. Paris, PE of CASE Forensics.

About the Presenter

Drew Paris is an Electrical Engineer who specializes in investigating and consulting on electrical fires and failures, electrical design and electrical safety. His investigative casework experience includes product failure analysis, residential, commercial, and industrial fire and explosion investigations, heavy equipment accidents and failures, personal injuries, electrocution and electric shock investigations, and appliance fire and failure investigations. Mr. Paris brings to CASE an extensive background in electrical safety consulting. He has developed safety training procedures for industrial clients as well as inspected the design and manufacture of specialized industrial machinery. In addition to his forensic and safety experience, Mr. Paris has worked as a manufacturing and design engineer where he designed and tested custom and replacement current transformers for a variety of industrial and utility customers. He provides litigation support and expert testimony to law firms, insurance companies and manufacturers.



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Property

Domestic Water Systems: What Can Go Wrong? Presented by Dan V. Joyce, PE, CFEI, PI of CASE Forensics

About the Presenter

Dan Joyce is a company Principal and Fire Protection Engineer who specializes in design review, inspection, code/standards compliance, testing and failure analysis of fire protection systems including sprinkler systems, fire pumps, water supply systems, alarm systems, AFFF foam applications, carbon dioxide, dry chemical, halon, and halon alternative extinguishing systems. He is also knowledgeable about chemical processing equipment, polymer processing and polymer extrusion techniques. Mr. Joyce has extensive casework experience regarding processes involving flammable liquids handling, painting, warehousing practices, machining, and fuel-fired equipment. As both a Chemical Engineer and Registered Professional Engineer in Fire Protection, his experience includes the identification of hazards and loss prevention solutions, including human element programs, within most types of operations and occupancies including oil refineries, chemical and petrochemical facilities, automotive manufacturing, warehouses, forest products, and health care institutions. ❖



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- Effects of fires on materials

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- Sampling of chemicals, dusts, mold, noise
- Fire/soot evaluation
- Mold guidance

TOXICOLOGY

- Evaluation of chemical and particle injury
- Chemical and mold health risk assessment

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Can You "Age" Mold Growth?

By Michael Krause, MSPH, ROH, CIH

Industrial hygienists and other mold investigators are often asked to determine how long it took for a certain amount of visible mold growth to develop. Was it from an acute leak event or was it from a long-term chronic leak/water intrusion? Did the growth occur because an acute leak was not attended to quickly and water extraction and drying were not started, interrupted, or stopped? Answers based on the extent and type of mold growth found are challenging. Clues can be developed based on testing. The investigator should coordinate closely with experts in the laboratory doing their analyses of surface samples. Some information is provided by the timing and types of mold growth identified. Note that mold and fungal growth can come and go over the lifetime of building materials.

It may take longer than a week for visible mold growth to develop on damp sheetrock (see Krause, M., Geer, W., Swenson, L., Fallah, P., and Robbins, C. "Controlled study of mold growth and cleaning procedure on treated and untreated wet gypsum wallboard in an indoor environment." JOEH 3(8), 435-441. 2006). Some types of mold growth show up on sheetrock or wood more quickly than others (*Cladosporium*, *Penicillium*, *Aspergillus*, common types found on moldy fruit and bread). Other mold types require wetter conditions over weeks to months to develop into widespread visible colonies (*Ulocladium*, *Stachybotrys*). Wood decay fungi (dry rot or wet rot) take much longer yet to develop.

(See **Mold Growth...** continued on page 9)



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*Service Response Guidelines - Exceptions may apply under certain conditions, such as a local catastrophic event or storm situation.

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Mold Growth... (Continued from page 7)

Consider these scenarios:

1. A leak occurs in the water line inside a wall behind a washer. The water is turned off. The homeowner sucks up what water they can with a shop-vac. A cleanup firm is called and arrives the next day. They open the wall to affect drying. Mold growth is obvious on the back of the sheetrock and on the studs. Did this growth occur from the leak? The answer is no, there was no way mold growth could arise that quickly. The mold was from some other moisture inside the wall at some time in the past.

2. A homeowner claims that a sudden leak occurred in their roof from a storm while they were on vacation and they discovered widespread mold growth in their attic when they came home three weeks later. Consultants were called in. Building materials were tested and found to be dry. The roof sheathing and the top of the ceiling sheetrock in the attic area under the leak showed dark spots that were sampled and found to be *Cladosporium* mold growth. Other sheathing and rafters showed growth of *Ulocladium* mold as well as some wood decay fungi (white fan-like structures or mushroom-like growth). Was some mold growth possibly caused by the roof leak less than three weeks ago? Yes, the localized spotting could have arisen in that time. However, the growth of *Ulocladium* mold and wood decay fungi elsewhere could not have occurred that quickly. This growth arose from other moisture source(s) over some extended time(s) in the past. ❖

Michael Krause, Certified Industrial Hygienist with Veritox, Inc.® (mkrause@veritox.com), with assistance from Payam Fallah, PhD mycologist with Indoor Environmental Hygiene Testing Laboratory (pfallah@idehl.com).

Vendor Partner Corner

A good day is defined by your goals. "I had a really busy day and got many good contacts" is something many salespeople say. But did you follow a strategic plan? If you need to add 10 new opportunities to your pipeline every day, then assessing your day any other way could be meaningless. If you need to cold call, keeping yourself busy with existing clients is not good enough. Follow the plan that's going to help you get closer to achieving your goals.

Taken from <http://www.sellingpower.com/content/newsletter/dailyboost.php?i=2554>



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Claims Conversation

with **Roger Howson**, Claims Dispute Resolution, PSAA Newsletter Editor & Education Chair, TCAA Past President

A huge thank you to everyone who showed up to the 2015 PSAA Spring Symposium!! PSAA Treasurer Lizzy Adkins counted more than one hundred attendees and exhibitors, and the positive energy and excitement made it seem like there were several times that many.

This current PSAA Board is working hard to achieve a critical mass of adjuster attendance, participation, education, entertainment, and interaction, and the staging of successful events like this Symposium (not to mention the annual golf and bowling tournaments) provide necessary feedback about the relative relevance of the Puget Sound Adjusters Association in an era when many major insurance companies are handling most of their claims remotely via regional call and claims processing centers, and the closing of local field claims offices means that many field adjusters are now working from home.

(See **Claims Conversation...** continued on page 11)



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Claims Conversation... *(Continued from page 9)*

Like everything else, the insurance industry is experiencing a significant transformation due to technological advances, emerging markets, consumer trends, financial constraints, increased competition, new laws and regulations, workplace efficiencies, and changing policyholder expectations. For example, the legalization of marijuana requires a rethinking of coverage for first party and liability claims, and the sharing economy creates a whole new set of challenges regarding questions about legal liability and insurable interest.

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When the business of insurance changes it creates a whole tsunami of changes for the business of claims. When the business of claims changes it directly impacts how claims are handled. When claims are handled differently it will inevitably affect our job as claims professionals. When our job is changed we have no choice but to work differently than before. When we alter our work habits and patterns we discover a whole new set of challenges and opportunities. When there's a systemic transformation of the entire insurance industry, insurance business models, claims processes, consumer expectations, and regulatory oversight, all claims professionals must reconcile their own professional transformation. When claims professionals are accommodating all of these major transformations they require a similar and supportive trans-

(See Claims Conversation... continued on page 13)



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Claims Conversation... *(Continued from page 13)*

formation of their professional association... in this case, the Puget Sound Adjusters Association.

“May you live in interesting times,” is the great blessing and curse. Anyone who doesn’t think these are interesting times within the insurance industry and claims profession isn’t paying attention. Interesting times require innovative solutions. Innovative solutions require committed thinkers and doers. Innovation also requires cooperation, collaboration, and communication.

Too many claims professionals are hunkered down in our office cubicle or isolated in our home office, so we’re disconnected and unaware of what’s happening all around. We’re buried in claims, inundated by calls and emails, overwhelmed by pending files, cranking out reports, and frantically maximizing our productivity just to get from one day to the next. Amidst all this claims chaos our every waking thought is about change... unfortunately, it’s about changing the ink cartridge on our printer. Besides thinking about change, our other predominant thought is about how we can best support PSAA.

Admit it, we prioritize PSAA over our work, family, friends, recreation, exercise, entertainment, food, drink, and sleep. Actually, many of us multi-task our all-encompassing support of PSAA by using the PSAA events to socialize, recreate, entertain our self, eat, drink, and sometimes even sleep (admittedly, some PSAA events are less compelling than others).

Do you see where I’m going with this?

The Puget Sound Adjusters Association has been around since 1930 (when we were known as the Seattle Claims Adjusters Association) and that means that our earliest members would now be at least 120 years old, so we’re actively looking for some fresh faces to join our association and perhaps even serve on the PSAA Board. We’re looking for new perspectives, different ideas, and an increased diversity (although, thus far we’ve identified only two genders) of attitudes, experiences, and expectations. In fact, this organization is so accepting of new members that we’ve been known to nominate first time attendees as PSAA president-elect.

We look forward to seeing you at our April 17th meeting where we’ll be showing our appreciation to all of those marvelous vendors who help support our esteemed organization. Anyone bringing an adjuster who is new to PSAA receives a Starbucks gift card, and the new attendee also receives a Starbucks gift card. Just imagine, you could walk out of our next PSAA meeting with a Starbucks gift card AND be named the 2015-2016 PSAA President. Stranger things have happened at our meetings... ❖

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Case Study



Not So Personal Service: Secondhand Service Sufficient

— By **Kyle Riley**

From the desk of Kyle Riley: Is the benevolent relative who hands the defendant an improperly served summons and complaint an inadvertent process server? Read on to find out how the Washington Supreme Court resolved this question.

Claims Pointer: A defendant will be unable to quash service of process when they are served within the 90 day tolling period by any nonparty over 18 years of age. Thus, a helpful relative or friend may inadvertently serve process on the defendant when they pass on served documents to the defendant. As long as a person delivering the summons and complaint meets the statutory requirements for service of process, it will be effective.

Scanlan v. Townsend, 336 P.3d 1155 (2014).

On October 28, 2008, Theresa Scanlan (Scanlan) and Karlin Townsend (Townsend) were involved in a car accident. Scanlan filed a personal injury action against Townsend, and a process server delivered a copy of the summons and complaint to Townsend's father at her father's home. Townsend did not live with her father, but later Townsend's father handed the summons and complaint directly to Townsend within the statute of limitations. In a deposition Townsend testified that her father delivered the summons and complaint to her at the end of December 2011 or early January 2012. Townsend's attorney also stipulated Townsend's father delivered the complaint and summons to her within the 90 day tolling period. Townsend filed a motion to dismiss. In opposition, Scanlan filed a declaration of the process server who indicated he asked a man (presumably Townsend's father) if she lived at the address and he indicated "Townsend came back to live with us." The declaration further stated the summons and complaint were left with the man and he indicated he would give them to Townsend when she came back. At the trial court level, Scanlan argued she served Townsend via substitute service. The trial court dis-

(See Case Study... continued on page 17)

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Case Study... (Continued from page 15)

missed the lawsuit for lack of proper service. The Court of Appeals reversed the dismissal, finding that Townsend's father personally served Townsend. The Washington Supreme Court granted review of Townsend's claim that Scanlan failed to comply with RCW 4.28.080(15), which requires serving a copy of the summons to the defendant personally or by leaving a copy of the summons at the house of defendant's usual abode with a person of suitable age and discretion residing therein.

Townsend argued she was not served properly within the three year statute of limitations, and that her father was not competent to serve process because process on her father was defective in the first instance and could not be cured by his delivery of the summons and complaint to Townsend at a later time. The Court addressed for the first time whether "secondhand service" satisfies Washington service of process requirements. The Court pointed out that under CR 4(c) any nonparty over 18 years of age may serve process. A plain reading of the rule reveals that the legislature designated not only who could serve a summons, but also who could not, and nothing in the rule restricts a person who is not a process server or government agent from serving process.

Concluding that Washington allows for secondhand service, the Court addressed whether Townsend's father (who had received the summons and complaint and told the process server that he would deliver them) could have served process on Townsend. The Court held that Townsend's father, who was over 18 years old and not a party to the action, met the statutory minimums for authority to serve Townsend with the summons and complaint. Additionally, because Townsend's father personally handed the summons and complaint to Townsend within the 90 day tolling period, service was proper on Townsend. ❖

— View the full opinion at: <https://www.courts.wa.gov/opinions/pdf/898537.pdf>

— If you would like to be notified of new cases, please send an email to: caseupdate@smithfreed.com.

This article is to inform our clients and others about legal matters of current interest. It is not intended as legal advice. Readers should not act upon the information without seeking professional counsel.



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Medical Notes

Fibromyalgia Fact or Fiction

By Donald Schroeder, MD, Orthopedic Surgeon
Reprinted from INFORM Software Corp Newsletter, February 2015

Few topics in medicine generated as much controversy as the diagnosis of fibromyalgia/myofascial pain or as it was originally called "fibrositis." The latter name was coined by Sir William Gowers in 1904 when he published an article in the British Medical Journal. The diagnosis, however, was scarcely used for decades and even then only by a small cadre of physicians to explain musculoskeletal disorders.

Dr. Janet Travell in a 1942 publication described a condition with trigger points, taut bands, nodules, and twitch responses which merited little attention or fanfare. Finally in 1983, Dr. Travell co-authored a book "Myofascial Pain and Dysfunction. The Trigger Point Manual." This publication became a "Bible" for many physiatrists, rheumatologists, anesthesiologists, and chiropractors who became believers and vocal proponents of both fibromyalgia syndrome or its more focal myofascial pain.

In 1990, the American College of Rheumatology added its official criteria for fibromyalgia which legitimized its existence and provided a quotable

diagnosis allowing reimbursement to their providers. The criteria included widespread pain, insomnia, fatigue, depression, stiffness, headaches, paresthesia, irritable bowel syndrome and trigger points in 11 of 18 randomly selected sites. Despite a multitude of symptoms, there has never been objective evidence to verify the diagnosis either with hematologic, urine, biochemical, electrodiagnostic, imaging, or histopathologic testing. Hence, the diagnosis is made by accepting subjective complaints without corroborating objective validation.

Once a diagnosis has been "elucidated," most patients latch onto it as if they have discovered the Holy Grail and applaud their physician for his/her diagnostic acumen. The large majority are middle-aged women who join fibromyalgia support groups where similarly affected patients are able to discuss their aches and pains in a non clinical setting.

The medical community is splintered into three groups: (1) Believers who are adamant and vocal as they defend the legitimacy and veracity of fibromyalgia. (2) "Quasi believers or diagnostic agnostics" who admit the syndrome may exist but have no verifiable proof to support it. (3) The non-believers who dispel the diagnosis completely and attribute the symptoms to mood disturbance, depression, decreased pain threshold and poor coping skills.

Some patients labeled with fibromyalgia have been declared totally disabled and are on social security. Others have claims purporting that some trauma, even trivial, caused or permanently aggravated their symptoms preventing them from working. The social and economic implications are enormous. Patients portray themselves as fragile and almost helpless to be productive citizens affecting their quality of life and those around them.

Treatment modalities including physical therapy, chiropractic, medication, cognitive behavioral therapy, acupuncture, and massage therapy have provided less than optimal benefit. Trigger points

(See **Medical Notes...** Continued on page 20)

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Medical Notes... (Continued from page 19)

(AKA tender points) have been injected with lido-caine and steroids. Some creative chiropractors have hired independent nurse practitioners to do the injections to improve their revenue stream.

So the irreconcilable controversy continues as patients with ambivalent subjective symptoms unsubstantiated by objective findings seek an answer to their pain. In the 21st century, science fails to answer our question, fibromyalgia – fact or fiction? v

Fibromyalgia – Background & References

By Tami Rockholt, RN, BSN, INFORM Director of Business Development

Dr. Schroeder has certainly written a thought provoking article on Fibromyalgia. Along with the controversy, an ICD-9 Diagnosis Code (729.1) has been assigned for Fibromyalgia and there is much research being done about the “diagnosis.”

According to Mayo Clinic, “Fibromyalgia is a disorder characterized by widespread musculoskeletal pain accompanied by fatigue, sleep, memory and mood issues. Researchers believe that fibromyalgia amplifies painful sensations by affecting the way your brain processes pain signals. Symptoms sometimes begin after a physical trauma, surgery, infection or significant psychological stress. In other cases, symptoms gradually accumulate over time with no single triggering event.” Some good resources about the controversial diagnosis can be found on this website: <http://www.mayoclinic.org/diseases-conditions/fibromyalgia/basics/definition/con-20019243>.

A few of the topics listed on the website are:

- Definition
- Symptoms
- Causes
- Risk Factors
- Complications
- Preparing for your appointment
- Tests and diagnosis
- Treatments and drugs
- Lifestyle and home remedies
- Alternative Medicine
- Coping and Support

Another website with additional information is: <http://www.webmd.com/fibromyalgia>.

It has some interesting approaches to this diagnosis which include:

1. Physical Therapy – Can it help your fibromyalgia flare-ups?



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2. Finding Balance – It's hard but we've got tips
 3. Working with Fibro: Tips to modify your workspace is one step.
 4. Fibro Health Check: Get treatment options and copying skills.
- It also lists the Symptoms of Fibromyalgia which include:
1. Chronic muscle pain, muscle spasms, or tightness
 2. Moderate or severe fatigue and decreased energy
 3. Insomnia or waking up feeling just as tired as when you went to sleep
 4. Stiffness upon waking or after staying in one position too long
 5. Difficulty remembering, concentrating, and performing simple mental tasks ("fibro fog")
 6. Abdominal pain, bloating, nausea and constipation alternating with diarrhea (irritable bowel syndrome)
 7. Tension or migraine headaches
 8. Jaw and facial tenderness
 9. Sensitivity to one or more of the following: odors, noise, bright lights, medications, certain foods, and cold
 10. Feeling anxious or depressed
 11. Numbness or tingling in the face, arms, hands, legs, or feet
 12. Increase in Urinary urgency or frequency (irritable bladder)
 13. Reduced tolerance for exercise and muscle pain after exercise
 14. A feeling of swelling (without actual swelling) in the hands or feet

Whether this diagnosis is real or not, many in the audience reading this article should be aware of concerns that can occur after a Motor Vehicle Accident (MVA) or slip and fall. It may be necessary to have an apportionment performed by a Physician Consultant such as a Rheumatologist or Neurologist regarding what symptoms may be related to the accident in question versus related to a pre-existing medical condition. To do this, medical records prior to the date of loss need to be obtained.

Many of us have had some of these symptoms listed above at various times in our life. But, as a RN, it is hard for me to understand how a diagnosis of Fibromyalgia can be made without some kind of objective medical test such as a blood test, muscle biopsy, nerve conduction study or ??? But the diagnosis of Fibromyalgia does exist in United States and needs to be addressed when reviewing medical records and medical bills. ❖

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Daytime Phone: _____ Fax Number: _____

Email Address: _____

Please list NAMES & COMPANY of Golfers in your Foursome:

1. _____ 2. _____

3. _____ 4. _____

**** EACH FOURSOME MUST CONSIST OF TWO ADJUSTERS ****

Registration Fees Include:

- 18 Holes of Golf
- Golf Cart
- Range Balls
- Opportunity to Win Great Prizes
- Dinner for Golfer
- Raffle and Awards Ceremony



Note: Club rentals are available from Northshore Golf Course.

**Dress up in Safari gear
for a chance to win a prize!**

Vote on your favorite decorated hole sponsor!

**Opportunity to win fabulous prizes from
each hole sponsor!**

"String for Charity!"

Space is Limited – Register Early!

Fees

- Dinner & Golf.....\$100.00 ea
- Foursome (Dinner & Golf for 4).....\$400.00
- Dinner Only.....\$35.00 ea

Dinner & Golf _____ x \$100 = \$ _____
 Foursome _____ x \$400 = \$ _____
 Dinner Only _____ x \$35 = \$ _____

Grand Total \$ _____

Note: You may also pay online with a credit card!

Visit our website at www.pugetsoundadjusters.org and follow the link!

If you pay online, please email your receipt and this registration form to Lizzy Adkins at: lizzy.adkins@norcross.com

Enclosed is my check made payable to:
Puget Sound Adjusters Association (PSAA)
in the amount of \$ _____

Mail form and payment to:
Lizzy Adkins
3508 66th Ave West
University Place, WA 98466



4th Annual PSAA NORTH Golf **Tourney**

Friday, July 17, 2015

Let's Have Some Fun!

Registration: 12pm
Shotgun Start: 1pm

Nile Shrine Golf Course ~ 6601 244th St SW ~ Mountlake Terrace, WA ~ www.nileshriners.org

REGISTRATION FORM (Questions? Contact Lizzy Adkins at 253/376-8085 or lizzy.adkins@norcross.com)

Name: _____ Company Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Daytime Phone: _____ Fax Number: _____

Email Address: _____

Please list NAMES & COMPANY of Golfers in your Foursome:

1. _____ 2. _____

3. _____ 4. _____

**** EACH FOURSOME MUST CONSIST OF TWO ADJUSTERS ****

Registration Fees Include:

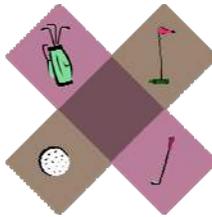
- 18 Holes of Golf
- Golf Cart
- Range Balls
- Opportunity to Win Great Prizes
- Dinner for Golfer
- Raffle and Awards Ceremony

Note: Club rentals are available from Nile Shrine Golf Center

**Interested in Sponsorship
Opportunities?**

Contact Deborah Jette at
djette@grange.com

Opportunity to win fabulous prizes
from each hole sponsor!



Space is Limited – Register Early!

Fees

Dinner & Golf.....\$100.00 ea
Foursome (Dinner & Golf for 4).....\$400.00
Dinner Only.....\$40.00 ea

Dinner & Golf _____ x \$100 = \$ _____
Foursome _____ x \$400 = \$ _____
Dinner Only _____ x \$40 = \$ _____

Grand Total \$ _____

Note: You may also pay online with a credit card!

Visit our website at www.pugetsoundadjusters.org and follow the link!

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