



*Born, raised,
and practicing law
in Louisville, KY*

SCHEYNOST Law Offices, P.S.C.

SAFE TRAVELS

Winter isn't the only season that presents driving hazards; summer has its own set of driving challenges. Here are some tips from safercar.gov to stay safe in and around your vehicle this summer:



- ▣ **Buckle up.** In addition to yourself, be sure your kids are buckled correctly.
- ▣ **Don't drive distracted.** Whether you are on a long road trip or an everyday commute, stay distraction free. Don't use your phone while you are behind the wheel unless you pull over.
- ▣ **Stay alert.** If you are on a road trip, schedule time to take breaks so that you can stay alert. If you are with another driver, switch often. If you are the only driver, pull over for breaks and consider renting a hotel room to get a full night's sleep.
- ▣ **Watch out for others.** There are more bicyclists and pedestrians on the road in warm weather, and you'll probably drive through more construction zones. Be aware of those around you.
- ▣ **Watch your kids.** Don't let your kids alone in a warm or hot car—even for a moment. If you have a baby in a child safety seat, make a habit of checking the back seat before you leave the car (consider leaving your phone or bag on the floor in the back). Be on the lookout for kids at play when backing out of driveways. Lock your car and make sure the trunk is latched when you exit.

Be Like a Tree!

When dogs bite, kids are often on the receiving end. In a recent release, Doggone Safe, a Canadian not-for-profit that offers support for child dog-bite victims and their families, offers the following tips for children, parents, and dog owners to help keep kids safe:

CHILDREN

Dogs don't typically like hugs and kisses— Teach your kids not to hug or kiss a dog on the face. Instead, teach kids to scratch the dog on the chest or the side of the neck.

Be a tree if a strange dog approaches— Teach kids to stand still like a tree. Trees are boring and the dog hopefully will lose interest.

Never tease a dog— Don't tease a dog and never disturb a dog that's sleeping, eating, or protecting something.



PARENTS

Supervise— Don't assume your dog is good with kids. If a toddler must interact with your dog, you should have your hands on the dog, too. Many children get bit by family dogs that are typically very friendly and easygoing.

Train the dog— Take your dog to obedience classes where positive reinforcement is used.

DOG OWNERS

Spay or neuter your dog— Neutered pets are calmer, healthier, and less likely to be aggressive.

Condition your dog for the world— Give a puppy lots of new, positive experiences. Train using positive methods like clicker training.

Supervise your dog— Supervise your dog at all times around children. Do not allow children to hug and kiss the dog. If visiting children are bothering your dog, put the dog away or send the children home.

Brought to you by

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What Is the Difference Between SSI and SSDI?

If you or a loved one is filing for disability benefits, you may feel overwhelmed. The acronyms alone can be confusing. Aside from SSA (Social Security Administration), the first two you are likely to come across are SSI and SSDI. These are two different disability programs administered by the SSA.

The SSA administers two programs to support people who are unable to work due to disability: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). They sound similar but are totally different. SSDI is an insurance program that a claimant participates in through payroll taxes. Disability benefits in this program are based on work history. SSI is based on need, and claimants must not make more than \$735 per month and have less than \$2,000 in assets (there are many earned income and asset exclusions).

Which program should you apply for?

Most people aren't clear which program they should apply for. The application and judgment process is the same for both programs, and you can apply for both. If you have adequate work credits to qualify for SSDI but make less than \$735 a month and have no more than \$2,000 in assets, you may apply for both programs. If your claim is accepted, your SSI payment will be reduced by the amount of the SSDI payment.

If applying to both programs doesn't get you more money, why bother? In most states, receiving SSI automatically qualifies an individual for Medicaid, and all but a handful of states provide supplemental payments to SSI recipients.

Thanks for the referrals!

Thanks to all of you who have recommended our firm to your relatives, friends, and neighbors. We appreciate your vote of confidence and pledge to care for these "VIPs" as well as we care for you.

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Injuries and Deaths at Mud Runs and Other Obstacle Events

Obstacle runs like the Warrior Dash and Tough Mudder have become a popular way for fitness buffs to put their skills to the test in a unique race that pits humans against each other and military-style obstacles. These runs are an exciting alternative to traditional marathons and races, but can be extremely dangerous. Competitors have suffered broken bones, hypothermia, and heatstroke, and have even been killed, paralyzed, or shocked in these events.

In an obstacle race, participants assume risk; however, obstacle races operate under no governing body or regulations. There is no set standard for the design, construction, and maintenance of obstacles and courses, nor is there a set standard for safety policies and procedures. Participants have an expectation that obstacles are safe and that the staff monitoring each obstacle is knowledgeable.



Robert Fecteau II was paralyzed after diving into a shallow, muddy pool in 2010 in A Filthy 5K Mud Run in Virginia. Not only was there no posted warnings about the shallow depth, but race "spotters" encouraged participants to dive into the muddy pool. Unfortunately, Fecteau's settlement amount was only \$300,000. At that time, his medical bills had already exceeded \$975,000, and his lifetime medical expenses were estimated at \$8.5 million. His case was complicated by the fact that he took a friend's spot in the competition and because the defendants were nonprofit and charity organizations.

If you or a loved one was injured in a race, you may be able to collect some or all damages, even if you signed a release form.