

## INSIDE THIS ISSUE

- 1 Wendy's World
- 2 Cook Your Way to Better Grades  
The New Jersey Workers' Comp System
- 3 How Insurance Companies Wear You Down  
Whip Up This Winter Salad in a Flash!
- 4 Have You Heard of Ruby Chocolate?



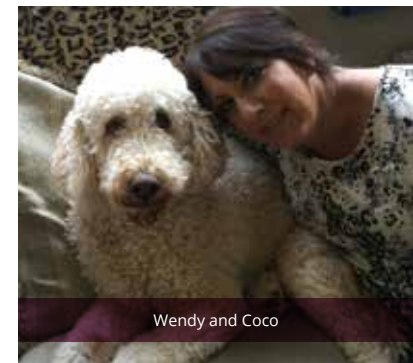
# INSIDE WENDY'S WORLD

Helping people is my passion, and I feel fortunate to have made a career out of it. Outside of work, my daughters are my world. As a parent, I enjoy watching them discover and pursue their own passions, and being along for the ride is fun and oftentimes surprising.

My girls are fraternal twins, adopted from Russia when they were 8 years old. That sets them apart right off the bat, but they've also set themselves apart in the pursuit of their dreams. When my daughter Leyla was 10 years old, she was friends with a boy down the street. He introduced her to something that has become her biggest passion: WWE wrestling.



Valeria and Wendy



Wendy and Coco



Leyla making her professional wrestling debut

She came home one day and asked, "What would I need to do to be able to do that?"

"You should probably learn how to wrestle," I told her, not really thinking anything of it.

Leyla has always been very athletic and has played just about every sport. Yet she surprised me when, in middle school, she joined the boys' wrestling team. Later, in high school, she became a varsity wrestler. She's only 4 feet 11 inches, but every inch is muscle. She was offered a scholarship to wrestle on a girls' collegiate team, but then she met a professional wrestling promoter who wanted to train her, and at that moment, everything changed.

It seemed like a crazy choice, given she'd be turning down a college scholarship, but Leyla explained the difference to me. The wrestling you do in school is amateur wrestling. "That's not what I want to do; I want to be a professional wrestler," she'd decided. So she's taking classes at a nearby college while training at least three days a week.

Recently, she made her debut in professional wrestling. As her mom, it was difficult for me to watch, because it looked like her competitor was literally beating her up. But she is experienced, and her match was against her trainer, so I knew she was in good hands. To be honest, I don't totally get why she loves it, but I love the fact that she's passionate about it. It's been her dream since she was a kid, and I support her for pursuing it.

Valeria, my other daughter, has also been involved in sports over the years, but didn't have the same passion for it that her sister did. Her



Valeria and Cali

passion is photography, and she's currently studying it in college. Last year, she went on a 3-week study-abroad program to Paris and London, and the pictures she captured of the Eiffel Tower, bridges, and scenery are beautiful.

She loves taking pictures of the natural world and animals, and she has a good eye for what will turn into a stunning shot. Sometimes, Valeria and I will take a picture of the same thing, but if you look at the two pictures side by side, you can easily tell which one was taken by Valeria.

Right now, Valeria is on cloud nine because she just got a pug named Cali. We already have an 11-year-old goldendoodle, Coco, and he's the sweetest dog. The girls love him. But if you follow Doug the Pug on Facebook or Instagram, you know why Valeria was over the moon to get Cali. Like his many other social media followers, Valeria keeps up with Doug's every Facebook move, and she's been wanting a pug for some time now. She's been working on me for a few years. I finally caved on the condition that Valeria would be totally responsible for her care. So far, she's keeping her word and even gets up in the middle of the night to let Cali out.

The five of us might not be your typical idea of a family, and you know what? I love it. We are an energetic, passionate, and enthusiastic bunch. Although the girls' dreams may take them to new places in the years to come, for now, I'm happy to have them both at home, with Coco and Cali to oversee the adventures.

*-Wendy Bornstein*

## Sample These Chocolate Facts

an American dessert that was first baked in 1852, named for its creator, Sam German, and originally called "German's chocolate cake." White chocolate also suffers from a mistaken identity. Made primarily from cocoa butter, white chocolate does not contain any cocoa solids, which means it's not *technically* chocolate.

### WHAT'S IN A NAME?

The ancient Mayans are credited as the first people to grow and consume chocolate. However, the word "chocolate" comes from the later Aztec civilization. The Aztecs loved a bitter, spicy beverage made from cacao beans called "xocoatl." And since we're on the topic of words, the scientific name for the tree that grows cacao beans, *Theobroma cacao*, is a Greek word, which translates to "food of the gods." This just proves cocoa connoisseurs were right all along — chocolate really is divine.

### A SWEET DEAL

Speaking of the Aztecs, their civilization loved chocolate so much that cacao seeds were used as a form of currency in Mesoamerica. During the American Revolution, chocolate was still accepted as payment, sometimes used in soldiers' rations in lieu of wages. Even today, chocolate remains a valuable commodity. The chocolate industry is worth around \$110 billion a year.

Humans have enjoyed the sweet pleasures of chocolate for thousands of years. And with so many chapters of candy history left to explore, namely ruby chocolate's eventual entrance, it's clear the treat won't go out of style any time soon.



Chocolate lovers, rejoice! After 80 years, a new variety of chocolate has finally graced the world: ruby chocolate. This naturally pink chocolate, created by Swiss chocolatier Barry Callebaut, is not milky like milk chocolate, sweet like white chocolate, or bitter like dark chocolate. Instead, Callebaut describes the flavor of his confection as a "tension between berry fruitiness and luscious smoothness." Unfortunately, while ruby chocolate sounds like a wonderful treat, it is not yet available to consumers.

So, as you wait for ruby chocolate to be stocked in your local grocery store or candy boutique, satisfy your chocolate cravings with some sweet facts about your favorite treat.

### IMPOSTERS!

The names of certain chocolates can be very misleading. German chocolate cake, for example, is not named after the country of Germany. It's actually



# EDUCATION IN THE KITCHEN

## What Your Child Can Learn From Baking

With Valentine's Day right around the corner, you're probably wracking your brain for the perfect recipe to bake for your loved one. There's nothing wrong with store-bought chocolate, but there's no topping the personal touch of some homemade baked goods. If you have kids, baking alongside them can be just as rewarding as enjoying the fruits of your labor. As an added bonus, baking is a hands-on opportunity where your child can learn all sorts of important concepts. Here is a short list of some of the educational lessons hiding in your kitchen.

for multiplication and division practice. With older kids, practice unit conversions by asking, for example, how many pints are in half a gallon.

### FOLLOWING DIRECTIONS

Not unlike computer science, baking requires a strict order of operations. The wet and dry ingredients often need to be mixed separately and then folded together. It only takes one deviation from the instructions for a pastry to go from delicious to disgusting. Spending time in the kitchen, then, is a great way for kids to learn the importance of reading directions carefully and comprehending what they've just read.

### CULTURAL UNDERSTANDING

Cuisine is a fundamental part of every culture. Introducing your child to dishes from around the world will expand their horizons. Want your child to be a less picky eater? Involving them in the cooking process is the surest way to get them excited about trying new flavors and ingredients.

### Nutrition

Now, you might not think that baking cookies will encourage greater nutritional awareness, but hear us out. Sugar is often buried within packaged foods. When you bake something at home, a child gets to see, firsthand, just how much sugar goes into certain sweets. Meanwhile, cooking savory dishes also allows them to learn what constitutes a balanced, healthy diet.

### MATH

Baking is a numbers game. Just take a look at any recipe, and you'll recognize the importance of math in building a beautiful cake. Having children measure out ingredients helps them learn about fractions and ratios. You can also test your kids by doubling or halving a recipe



## Know Their Tactics So You Can Avoid Them

*Last month, you learned three ways insurance companies will try to wear you down after you've been in an accident. When insurance companies receive a claim, they'll likely seek a solution that will cost them less.*

*We've seen even more strategies they use, and it's important to be aware of all of them. Know what to look out for so you can avoid being wearied into settling. We've outlined these in our book, "5 Deadly Sins That Can Wreck Your New Jersey Accident Case."*

**Nickel and Dime the Medical Charges.** Think about it. If they shave just 5 percent off of your claim and do that to the millions of claims made each year, they get richer.

**Misrepresent Insurance Benefits.** This is a big one. They tell you that there's only \$100,000 in coverage. We file suit and magically find an

umbrella policy! Don't you think they knew that just by looking on their computers before we filed suit? Of course they did.

**Acting Like Your Friend and Making False Promises.** Watch out for the adjuster who befriends you, shows up at your house, and promises to pay your future medical bills. This is a tactic to stop you from hiring a lawyer. Believe me. They won't come around to your house once you have a lawyer. Those future medical bills? Well, they'll pay them until their computer says the claim is costing them too much.

*Now that you know about these tactics, you know what to look out for. Ask questions and become informed. We're here to help. Because we've seen this system on both sides, we can help you know what to look out for. To learn more, request your free copy of the book at [pmblawfirm.com](http://pmblawfirm.com).*

## Understand When to Seek Compensation

Each state has its own workers' compensation laws, and New Jersey is no exception. Under the New Jersey Workers' Compensation Act, you are entitled to receive medical, temporary, and sometimes permanent disability benefits after suffering a workplace injury. But how do you access these benefits?

First off, it's important to know that you don't need to prove that your employer is at fault to collect benefits. Under the New Jersey law, any injury that occurs while you were working is generally compensable. Even if you trip over your own feet and twist your ankle, you are potentially eligible for benefits.

If you are injured at work, your employer's workers' compensation insurance carrier must pay 100 percent of all related medical expenses, with no deductible or copayment from you. You are also entitled to receive up to 70 percent of your average weekly wages for the period you are medically unable to work and while under the care of a doctor.

While this system may sound pretty good on the surface, you may run into roadblocks set up by the insurance industry. All medical treatment must be preauthorized by the workers' compensation carrier. Unfortunately, we've seen many cases in which the carrier fails to provide authorization in a timely manner, leaving injured workers stuck waiting



for treatment. If this happens, we would file a motion with the court to obtain an order requiring the carrier to pay for any treatment, which was recommended by the authorized treating physician or forcing the carrier to assign a physician.

If a workers' compensation carrier delays your medical treatment or temporary disability benefits, it's time to take action. Contact the law offices of Pezzano, Mickey & Bornstein to stop the insurance carrier from micromanaging your medical treatment and force them to pay your benefits on time.

## HAVE A LAUGH



## Sweet and Zesty DETOX SALAD

Hoping to shave off those extra holiday pounds or keep up with your New Year's resolution? Look no further than this easy winter detox salad!

### INGREDIENTS

#### For the Salad

- 3 cups chopped kale leaves
- 2 cups chopped broccoli florets
- 2 cups chopped red cabbage
- 1 cup matchstick carrots
- 1 cup chopped cilantro
- ½ cup toasted slivered almonds
- 1/3 cup sliced green onions
- 1 diced avocado

#### DIRECTIONS

1. To make the salad, add all ingredients to a large bowl; toss to combine.
2. To make the dressing, add all ingredients to a blender or food processor. Pulse until smooth. Season

#### For the Dressing

- 1 large carrot, roughly chopped
- ¼ cup rice wine vinegar
- 2 tablespoons olive oil
- 1 tablespoon finely chopped ginger
- 1 tablespoon honey
- 1 tablespoon white miso
- ½ teaspoon sesame oil
- Salt and pepper, to taste

3. Drizzle dressing over salad and serve immediately.

Recipe inspired by GimmeSomeOven.com