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Enough Protesting, America

by Pierre David

THE WORLD SEEMS TO SWELL WITH ANGER WITH EACH PASSING week. Across the Middle East, protesters are railing against decrepit, criminal regimes. In Russia, recent elections have prompted tens of thousands of demonstrators to call for Vladimir Putin to step down. Europeans are deeply worried about the future of the European Union, with northern Europeans blaming southern Europeans for spending too much and making too little; and Americans remain in a petulant mood, casting about for someone to blame (Democrats, Republicans, illegal immigrants, Wall Street financiers) for the many challenges ahead. In short, there is a growing sense, fueled by social networks and twenty-four hour media, that the status quo, whatever that means, is rotten and must be done away with and replaced with a new set of values and political and commercial expectations.

That's fine and well when it comes to, say, Cairo, where the post-Mubarak regime that was supposed to pave the way to democracy has resorted to killing, beating and arresting people who have the temerity to exercise their freedom of expression. And it makes perfectly good sense in Moscow, where the ever-expanding middle class is sick and tired of living in a country that is backward and revanchist while pretending to be modern and liberal.

But there's no place for this kind of rage in, say, New York

City or Oakland, where a large majority of people have things like jobs and savings accounts and live under governments that are freely chosen and largely representative of the will of the people. What's more, attempts by the Occupy Wall Street set to link themselves, in spirit if not otherwise, with their "brothers" in Egypt, Yemen, Syria and elsewhere are misplaced and misleading. Protesters in the Arab world are fighting for the most basic of civil liberties. Those in Zuccotti Park want free tuition.

This is not an attempt to whitewash or ignore genuine fears and grievances in the United States. There are plenty. The economy remains a mess. The war in Afghanistan spirals on. Our education system is still in a shambles. And our politicians, as always, seem congenitally incapable of being honest or, well, leading. Americans have big hurdles to overcome, and it's uncertain that any of the people who now hold power are up to the task.

But we should be smart enough to make distinctions. We should know that our problems, while serious, are not, in fact, nearly as serious as those in other parts of the world. We should have some perspective.

This is not just academic.

For too long, there has been a growing tendency among millions of Americans to think of themselves as functions of larger

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An American Dream

by Norman Mailer

IT'S BEEN NEARLY FIFTY YEARS SINCE NORMAN MAILER PUBLISHED his controversial novel *An American Dream*. It deserves to be reread. And reread.

The anti-hero at the center of this tale is one Stephen Rojack, a former congressman, war hero, public intellectual and bon vivant who, in a fit of rage, murders his wife one night in New York City. What happens after the murder is, in some respects, unimportant. What's critical here are the violence and the furies that give rise to that violence. Why would a man with so much — money, looks, the freedom and power to do everything — throw all that away for...nothing?

This is the central question that haunts *An American Dream*, and it is the question that animates, more broadly, the whole existentialist movement. What Mailer is trying to get at is the same problem that Albert Camus addressed more squarely in *The Myth of Sisyphus*: Is life worth living? Before we concern ourselves with anything else — the cost of health care, geopolitics, school vouchers — we must answer this question. This question, on the value of life, precedes all others.

Camus, of course, embraces a positive worldview. For him, life is the only inherently good thing in this world. The mere act of persistence is right.

Mailer doesn't quite see things this way. Yes, life is good and noble and full of wonderful adventures and possibilities. But there is an incontrovertible darkness, too, and we shouldn't pretend it's not there. Pretending, Mailer believes, is one of America's biggest problems. We smile promiscuously. We make small talk. We partake in idle chatter about the weather or where we come from or what we're going to have for dinner. What we rarely do, he says, is ask ourselves the really important philosophical questions — starting with the question of existence. Stephen Rojack, by taking one life and turning a slew of other lives upside down, does just that. He probes and ponders, but at great cost. He acts monstrously, but he does something that is good and necessary. So is he bad? Of course, but not quite. He is not a hero. He's an anti-hero. We despise him, although not entirely.

An American Dream is a short, quick read — nothing in length or scope compared with Mailer's major works, like *Harlot's Ghost*, on the CIA, or *The Naked and the Dead*, on his experiences in World War II. But it is profound, disturbing, brilliant and, most of all, important.

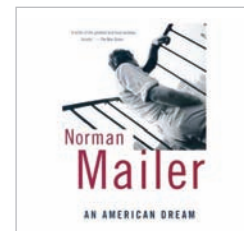
We live in a time when our leaders seem so unable to speak meaningfully, carefully, logically, honestly about simple things like tax policy, war or climate change. What about the really fundamental problems? What about life, death, happiness, love — freedom? These are the questions that come before any policy or politics. These are the things that we should be concerning ourselves with. They are the things that arouse our deepest passions.

Once upon a time in America, it seemed as if we had more

time to think about the big questions.

Now, sadly, our public discourse, our media, our social networks, overflow with short-lived political matters, polls, pundits, opinions, tempers, scandals, outrages, stupidities. Of course, these things are not unimportant. Who gets elected and what these people do once in office are consequential. But they seem somehow secondary. They seem like the kind of thing we should talk about only after all the other things have been talked about.

An American Dream is a window into an America before the age of mass politicization. It is deeply upsetting, of course, but it is also deep and highly intelligent, and it has great respect for its readers. Its readers do not know anything about computers; they don't tweet; they don't have Facebook accounts. What they have is deep and complicated interiors — desires, questions, animosities — and what they are looking for are the same things that readers of literature have always looked for: Meaning, clarity, truth. Mailer was a wreck in his personal life, and some of his work has the tendency to sprawl, to splay. But not this novel. This novel is a must read for any American who has ever wondered why we're all here, and whether we should be, and, most important, what to do next. —PD



DON'T START A XMAS TREE FARM WITHOUT WORKERS' COMPENSATION

Selling Christmas trees may seem like a simple business – or, at least a quick way to make a few dollars during the holidays. But in reality it requires a lot of work, resources, and planning.

For starters, trees may take four to five years to mature. And you may not have all the equipment you need sitting in your garage. Make sure you have friends who are interested in working with you because cutting a tree isn't a one-person job. Nor is it the safest holiday-related job, which is why it's essential to purchase workers' compensation insurance.

Starting a Christmas tree farm is not a cheap investment. Christmas tree farming is a business that doesn't make money overnight. An average length of time that a tree may need to grow to its potential may vary from 4-5 years. To realize the potential, you have to buy lots of land, basic tools, major equipment, and labor. If you decide to start your own Christmas tree lot, here are the basic tools that you will need to get your farm up and running:

http://www.altavistainsurance.com/about-us/our-blog/Be_sure_your_Christmas_Tree_Farm_is_protected_with_California_Workers_Compensation_California

— Sabrina L. Schaeffer

Enough Protesting, America

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forces. We are prisoners, according to this line of thinking, of the economy, the government, Wall Street, corporations, the culture, Hollywood, the media and so forth. All false. Yes, institutions like Goldman Sachs and the Congress have great power, but that power is limited and counterbalanced by other institutions — like universities and foundations, to say nothing of labor markets, stock exchanges and an independent judiciary. In other words, it makes little sense to talk about the overwhelming power of “elites” or “Wall Street” or “Washington” because there are so many organizations and people within each of those subcategories vying for money and power. We should be happy about all this. America is overflowing with an array of constituencies and interest groups, and none of them appear to have a monopoly. This doesn’t mean we shouldn’t be worried. It’s good to be vigilant, to watch and sometimes regulate those with influence. But the revolutionary fervors of Occupy Wall Street are wildly and recklessly overblown, and they should be countered by reason and argument.

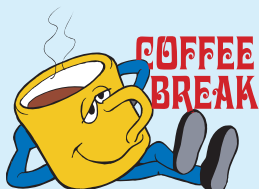
Something else: It’s not just large institutions that keep other institutions in their place. Individual Americans remain, at all times, more or less free to build the life they choose. Yes, many people are confronted with challenges that many other people are not: poverty, broken homes, crime. Still, we should bear in mind a few basic truths: In the United States, if you graduate from high school and never commit a felony, the odds of winding up below the poverty line are, in fact, remarkably low — much lower than in emerging markets like India and China, where fate plays a much bigger role in people’s lives. Simply by doing as so many have done (studying, working, saving), it is still very possible to buy (or rent) a home, land a job, get ahead. The “American dream,” whatever we mean by that, may be more elusive today than it once was, but it is hardly a thing of the past. Almost all of us have far more power, far more freedom to steer our lives, than we often think. This is liberating and, in a way, deeply discomfiting. —PD

Which of the following statement(s) is(are) true?

The American Psychiatric Association

- A. was formed in 1844
- B. grew out of The Association of Medical Superintendents of American Institutions for the Insane
- C. has sold almost one million copies of the DSM-IV
- D. contains an image of Benjamin Rush, MD

- 1. All
- 2. A & B
- 3. A only
- 4. B, C & D



All of the above statements are true.
ANSWER : 1

LET SANTA BE A LESSON TO US ALL

In the words of *Workers' Comp Insider*, “Santa is an underwriter’s nightmare.” I guess it’s hard not to see why.

Certainly everyone overindulges during the holidays — eggnog, cookies, big dinners — but Santa’s extra weight makes him a higher liability for his employer. He’s often pictured smoking a pipe — another big red flag for insurers. And his work is physically demanding. The pre-Christmas rush and long lines of children waiting to sit on your knee all day can lead to a range of ailments: blood clots, muscle cramps, hip and joint pain. And going up and down chimneys all night long can certainly cause other physical challenges.

Of course it’s not only the physical that makes insurers unhappy with Santa. With millions of children depending on St. Nick each year, he’s sure to be under a lot of stress. No matter how hard retailers try to push forward the holiday season, ultimately there are just a few short weeks to get everything done. And how fast must Dasher and Prancer and Vixen fly to make it to everyone’s house before dawn?

Thankfully, Santa’s always in the holiday spirit and has never filed a workers’ compensation claim. Nevertheless, his high-risk lifestyle should be a lesson to us all.

— Sabrina L. Schaeffer

THE HAZARDS OF THE HOLIDAYS

It can be the most wonderful time of the year...or the most dangerous, depending on how you look at it. While the winter season brings good spirits, it also ushers in a lot of potential work-related injuries. Between Christmas parties, holiday travel and treacherous winter weather, the holiday season delivers plenty of opportunity for non-merriment.

Everyone looks forward to the office holiday party, but too much good cheer can lead to serious injuries. According to one recent study, 15 percent of workers have witnessed or experienced accidents at office parties. And nearly a third of these accidents — 31 percent — have resulted in a trip to the hospital.

Similarly many more employees travel during the month of December, which often results in altered work schedules. Some employees will work longer hours to make up for absentee colleagues, and there’s often a more casual feel around the office during this time of year. But working with different people, being over-tired, and ignoring safety protocol can lead to trouble.

Finally, while most of California doesn’t turn into a winter wonderland, there are parts of the state that are affected by dropping temperatures, heavy rain, and snow and ice. Certain businesses, like food distributors, may be more affected by the winter weather, but changing conditions can be a problem for many employees trying to get to work.

If employers and employees take precautions this holiday season, they will not only protect themselves from injury, but also from a rise in workers’ compensation claims in the New Year.

— Sabrina L. Schaeffer

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Happy New Year!

*All of us at NAS wish
you happiness and prosperity
in the New Year.*

We look forward to continuing
our relationship in the coming year.
Thank you for your support!

UPCOMING EVENTS

January 26-29, 2012: **CAAA 2012**
Annual Winter Conference
The Westin Mission Hills Resort
Rancho Mirage, CA

When attorneys are not in sessions earning MCLE credits, they can bask in the sun, play golf, dine and network at the breathtaking Westin Mission Hills Resort.

National Assessment Specialists, Inc. will attend as an exhibitor. Visit our booth to enter our raffle! Inquire how you can be awarded more chances to win!

And the winner is...

JESSICA JORGENSEN, Tobin-Lucks, LLP

Jessica is the lucky winner of a Kindle Fire, raffled-off last month at the CWCDAA 2011 Annual Winter Conference in Half Moon Bay.