
Mold wars play out in Oregon worker

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Teacher states she is not "SAIF" from moldy school

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Ashland, OR - The battle lines over the 'toxic mold' issue have been drawn between ethical physicians who are successfully treating mold-related illnesses and the independent medical examiners who claim these illnesses do not exist. At the center of this national battle is a solitary teacher from a small town in southern Oregon, Teresa Westmoreland.

Her treating physicians state Westmoreland's neurological and cognitive injuries are from years of being exposed to mold in her water-damaged school. The physicians concur Westmoreland can no longer work and is due compensation for her injuries caused by the Phoenix-Talent School District's negligent building maintenance. The independent medical examiners hired by the district's worker's compensation insurer, SAIF Corp, say Westmoreland is due nothing. They claim mold exposure cannot make one that sick.

Ms. Westmoreland is being treated for her illness by well-respected specialists who collectively have over 85 years experience in treating and researching mold-related diseases, including Drs. Ritchie Shoemaker, Vincent Marinkovich, Kaye Kilburn, and Michael Gray. Among her well respected physicians, together they have published over 30 books and papers on the subject of fungal disease in numerous medical journals such as the Annals of Allergy & Immunology and Advances in Applied Microbiology. One has even patented numerous antifungal medications to heal patients from mold related illnesses. This panel of renowned experts have come forward to testify on Westmorland's behalf as they concur that she will never be able to return to her profession again.

Ms. Westmoreland was at the pinnacle of her career, about to become a school administrator; something many educators aspire to reach in their profession. Like workers' comp insurers all across the US, Oregon workers' compensation benefits consist of only a partial salary award and medical benefits.

Greed Over Creed?

SAIF Corp. (State Accident Insurance Fund), the state of Oregon school district's workers' compensation insurer, has spared no expense to defeat Westmorland's claim of illness. The attorneys for SAIF have ordered through the courts, that Ms. Westmorland undergo no less than five independent medical examinations (IME's) by physicians of their choosing. The examiners specified by the SAIF defense team are ones known within the litigation arena to attribute symptoms of mold-related illnesses to hysteria and psychological disorders - then testify as such in court.

One of the medical examiners hired by SAIF in the Westmoreland case, allergist, Dr. Emil Bardana, Jr. of Oregon, has testified for insurers in numerous cases denying the existence of mold related injuries. He has even authored on the subject with allergists associated with the American College Of Allergy, Asthma, and Immunology (ACAAI), a nationally preeminent medical association that guides other allergists. Contradictory to many ACAAI published articles, in Bardana's writings, he claims that illness caused from fungal exposure is a result of so-called "hysteria" driven by litigation.

Although Bardana is no expert in neurological pathologies, he has even admitted his writings that 84% of the mold patients he examined in a recent "study" he conducted complained about such symptoms. In the same such "study," Bardana only a mere allergist and untrained in treating mold exposure or psychiatry, claims in his same writings regarding 50 independent medical exams where patients had already been diagnosed with mycotoxicosis by experts, "In 30 patients the symptoms were attributable to causes other than mold exposure, including a wide range of infectious, allergic, psychiatric, and other contributing conditions." Bardana even vehemently denied illness with one particular patient after an independent medical exam which he labeled as "fear-induced somatic symptoms which received a diagnosis of toxic agoraphobia."

Many experts have doubted not only Bardana's ethics but his knowledge as he contradicts himself in naysaying studies in his wording with swapping between amateurish phrases such as "toxic mold syndrome" and the proper medical term, mycotoxicosis. This flip-flop verbiage obviously indicates either downplaying of the severity of the disease, bias, or sheer foolishness. Could it be a combination of all of the above?

Another of the five well-compensated examiners who frequently provides expert testimony for insurers was toxicologist Janet Weiss. She was brought in all the way from California to examine Westmorland. Some medical expert witnesses in mold cases are paid by insurers up to \$100,000 to render their opinions - an amount Westmorland could never hope to match while making her claim.

Within the same school district, there are five teachers all claiming the same illness and seeking benefits from the district's worker's compensation insurer. They are all seeing IME's hired by SAIF. Westmoreland's case is the first of the five to go before a judge. The hearing, which took place last month, is still awaiting the final ruling.

When asked for a comment, SAIF declined to make a statement regarding this story.

Many people compare Dr. Emil Bardana, Jr. to Dr. Ronald E. Gots. He is the CEO of his own corporation called the International Center for Toxicology and Medicine in Rockville, Maryland. As most of these well paid naysayers, in conducting IME's on the east coast, Gots established a rather dubious reputation denying claim after claim. Gots was the former founder and medical director of a company that conducted IME's called MCRS (Medical Claims Review Services), which is now defunct.

According to a 2000 NBC Dateline report who conducted an investigation of that business, they had this to say on the study, "We obtained copies of 79 MCRS reports done for State Farm Insurance on accident claims. "Although too small a number to draw any definitive conclusions, we were surprised to find every single medical review — 79 out of 79 — favored State Farm, recommended cutting back or denying care to accident victims."

Gots is the head of "non-profit" called the Environmental Sensitivities Research Institute (ESRI) and also claims to be an authority in multiple chemical sensitivity (MCS) illness and mold exposure.

A Judge called Gots' operation a "completely bogus operation" which prepared "cookie-cutter reports." The judge also said, "State Farm (Insurance) 'knew the paper reviews were not objective', but slanted to favor the denial or reduction of claims."

Many large chemical companies such as DowElanco, Monsanto, Procter and Gamble, the Cosmetic Toiletries and Fragrances Association, and other companies and trade associations involved in the manufacture of pharmaceuticals, pesticides, and other chemicals, each pay \$10,000 per year to keep the Environmental Sensitivities Research Institute (ESRI) going. Gots, who also runs something called the National Medical Advisory Group, which provides expert witnesses to defend the chemical corporations in tort lawsuits.

Gots is a pharmacologist, not a toxicologist, with no formal training or certification in toxicology. Dr. Gots has not treated or seen patients of his own for 20 years and have never been the physician for a chemically sensitive person. He practiced medicine for only a few years before becoming a full time expert witness and consultant for the chemical industry and other corporations, and many times has testified against MCS patients. Ronald Gots has also allegedly been charged with insurance fraud.

Gots, in papers that he has written, refers to those who educate others in the scientific health hazards of fungal exposure as "mold promoters." This viewpoint demonstrates Gots in his obvious paranoid paradigm between ethics and greed, although one need not go far to understand Gots and the motives for his actions.

The media has been covering these deceitful events for some time. Even CBS did an expose of insurance companies and their fraudulent business practices. [Click here to view](#). If any individual would use these exact same dubious business tactics, they would most likely be prosecuted criminally.

Yet the American public appears to have been brainwashed by the mass media as with many other matters. This campaign has been so successful in the past that the many people are ignorant enough into believing that the insurance industry cannot commit any type of fraud, and any civil litigation against the industry is "frivolous" and some actually believe the insurance industry has suffered immeasurable losses due to health hazards such as mold.

Actually, insurance industry profits are at an all time high, and continue to sky rocket as we go into 2006.

SAIF Trying To Play It Too "Safe"

A commentary by Steve Duin, columnist of The Oregonian, reflects the nature of the opposition in January 2005 quite eloquently:

State Sen. Vicki Walker, called for a state audit of SAIF spending, a shake-up of its board, and legislation to convert the independent public corporation back into a regular state agency in 2004. Walker cited newly released documents showing that SAIF paid \$1.2 million to former Gov. Neil Goldschmidt and former House Speaker Larry Campbell for lobbying and public policy advice from 1998 to 2002. Yet SAIF only reported \$223,351 in lobbying expenses during that time period. Is it possible, Walker asked, that SAIF's legendary "savings" in the workers' comp system were based on denials of legitimate injury claims?

Carol Collins asked the same question 14 years ago. Collins, 64, retired two years ago from the Department of Justice, where she worked in the child-support program. She was a legal assistant at SAIF until 1986, when she ventured into private law practice in Eugene. By 1990, Collins was back with the Department of Human Resources, where her job was to review the files of those who'd fallen into the great safety net. Collins immediately realized several things had changed since her days at SAIF. Neil Goldschmidt was then governor. Ted Kulongoski was the insurance commissioner. And

SAIF was suddenly denying injury claims -- "legitimate claims," she argues -- at a record pace . . . and bragging about it.

"Most of the denial letters I saw were blatantly obvious," Collins says. "For example: 'While you were in the course and scope of your employment at Dairy Queen, you fell on a slippery floor and sustained a fracture of your right hip; therefore, your claim is denied.' "

Collins says such claims should have been approved with flying colors: "It was like 'Alice in Wonderland.' You fall down the hole. You're at the Mad Hatter's tea party and nothing makes any sense. While I worked at DHR in post-patient recovery, I saw 50 to 100 of those letters cross my desk. I knew something was cooking."

She knew what: "The order of the day was to lower workers' comp premiums to attract new business to Oregon." That order was so pronounced that by 1991, Stan Long, president and CEO of SAIF, announced the corporation "had the lowest number of accepted workers' compensation claims in 11 years" and rewarded his employees with \$50 bonus checks and a day off work. That practice was so egregious that in 1992, Gary Weeks, who replaced Kulongoski as insurance commissioner, ordered SAIF to change its claims processing procedures. Weeks said his investigation determined SAIF was misreporting claims, unfairly rejecting claims and showing the back of its hand to workers with legitimate on-the-job injuries.

In a December 2003 letter to the SAIF board, now-Gov. Kulongoski proclaimed "Oregon's workers' compensation system is the envy of states all around this country . . . The reform of our workers' compensation system, which Neil Goldschmidt and I led in the 1980s, has saved Oregonians roughly \$9 billion."

"I'll tell you how they did it," Collins says. "DHR (Department of Human Resources) paid for SAIF's cast-offs. The employers had low premiums and SAIF-issued dividends. The taxpayers paid the costs that should have been paid by the employers." In 1990, Collins went to her bosses at Human Resources with a plan to determine the extent of that cost-shifting: She wanted to compare Social Security numbers to see how many of SAIF's denied claimants ended up on welfare. Her bosses loved the idea, Collins says, but told her "it was not politically correct at the time."

So it was that the status quo was preserved. Political reputations were made. Injured workers were abandoned. Fourteen years later, Walker argued little has changed. SAIF is still denying claims. "The employers are making off like bandits," she said. Private insurers and taxpayers still pick up the tab.

This was actually the icing on the proverbial cake. More scandal hit before this incident when former Gov. Neil Goldschmidt, in May 2004 admitted his own sexual abuse of a young girl starting when she was 14. That admission came six months after Governor Kulongoski appointed Goldschmidt to the Board of Higher Education. Walker also said that the insurer should have reported \$560,821 spent on advertising largely aimed at lobbying the Legislature. Therefore, Oregon is without humiliation.

Oregon voters had the choice of ousting SAIF in 2004, yet chose not to. During pre-election time, SAIF, in a clever attempt to save face, hired Conklin, Fiskum, and McCormick, a prestigious public relations firm to promote the practicality of cost vs. change and secrete the scandals of SAIF of their possibly their less than perfect image.'

During the election in 2004, it was marketed as "Abolishing SAIF would expose many businesses to the state's high-risk pool at rates 30 percent to 50 percent higher than what SAIF charges. Oregon's workers' compensation system is a national model that produced cost savings for employers for 14 consecutive years. NFIB/Oregon urges a "NO" vote on Measure 38."

What they failed to say was there is a definite reason why SAIF is a national model, and what the consequences are of having such a low cost system. Just how good is insurance if the premiums are spent on browbeating legal defense tactics as opposed to paying out occasional benefits? Many homeowners could tell you when they suffer losses due to mold problems and file claims with their insurance companies as they endure the same, formidable defense tactics. Many people in this country doubt why they even have insurance these days because it is somewhat of a pretext.

Independent Medical Exams; Unfair And Not Independent

Government and insurance have forced their way into every aspect of your life. Physicians must carry malpractice insurance which is outrageously overpriced. Many "physicians" of middle grade find lucrative positions functioning as the IME's for insurance companies. No matter how personable they may appear, these independent medical examiners don't usually treat the general public. In fact, the word "independent" is questionable, to say the least.

In a discussion relating to conducting IME's on mold exposure at a recent allergy and immunology symposium, one well compensated mold naysayer even admitted that "at least we can make a lot of money off of this mold problem."

In the state of Oregon, when a claimant is left with no other alternative but to file a case, they are usually subjected to the same suspicious group of indoor air quality team for testing, IME's and "defense experts." Most of the IME diagnoses are

opined as “psychosomatic” symptoms. In most cases, however, the average IME fails to order the correct tests to effectively diagnose mold-induced illness in the first place, therefore, the diagnosis is generally flawed, combined with bias.

Westmorland’s physicians, other medical and indoor air experts from around the country, attorneys and nonprofit organizations that assist mold victims are concerned by what they see as a growing trend of questionable insurance industry hired “independent” medical examiners. Even the Oregon-Labor Advisory Committee has questioned the IME system when they recently conducted a study in 2004 of the workers’ comp IME system.

Documents show the study “included injured worker, claimant attorney, and attending physician complaints about IME physicians being biased toward insurer; rude and rough behavior by IME doctors with injured worker patients; and IME physicians not reviewing actual diagnostic studies.”

The report states, “There had also been concerns around the distance injured workers are forced to travel for an IME, the lack of information given an injured worker about what to expect at an IME, and the use of leading questions in letters from insurance claims examiners to IME physicians prior to an exam.”

Kelly Vance, an attorney from Spokane, Washington, had this to say on the subject, “Many of the doctors who perform IME’s are not interested in an honest diagnosis, and are not interested in treating or helping people. They are interested in making money.” Vance went on to say, “The term ‘Independent Medical Exam’ is a misleading oxymoron. There is nothing independent about these types of examinations performed for litigation. Many of these physicians will say whatever the defense attorneys want them to say and they are well paid to say it. IME’s should be called what they are: Defense Attorney’s Medical Exams.”

Independent medical exams are now called insurer’s medical exams by SAIF, at least making the statement more ingenuous. But at the time of Westmoreland’s case, the assessments were called “independent” medical exams, misleading and more advantageous to SAIF.

“An allergist trying to talk about toxin induced illness is like an obstetrician trying to do neurosurgery, says Dr. William Deagle, an occupational and environmental physician who has treated patients with neurotoxicity from environmental toxins. Dr. Deagle added, “An independent medical examiner is not in a position to order any appropriate tests to verify or deny the hypothesis that they are making. Therefore, their findings are unproven and should not be a basis for an opinion to a reasonable degree of medical probability. This behavior is suspect and unethical since the IME’s are basically medical prostitutes for big business and the insurance industry.”

Immunologist and physicist, Dr. Vincent Marinkovich has treated thousands of people made ill from mold exposure for over thirty years from his practice in Redwood City, California. He said, “I think Dr. Bardana is doing harm by aggressively pushing his opinion that exposure to molds is not a potential health hazard. He is perpetuating ignorance and confusion by his naysaying. It seems to me that physicians who claim that mold does not cause serious illness in humans are forgetting their Hippocratic oath to do no harm.”

History Repeating Itself

In the United States new regulations regarding "expert" testimony and new strategies to quiet scientific truth are gaining strength. Because of this it is imperative that skeptics realize the extent to which legal abuses may support and advance the agenda of those opposed to rational thought.

During the 1500’s and 1600’s, Copernicus and Galileo self-censored for many decades their proofs that the earth revolved around the sun and that a less restrained heliocentrist, Giordano Bruno, was burned alive in 1600 for the crime of sound science.

Many of the IME doctors, sponsored by the insurance companies, have begun an aggressive marketing campaign in an attempt to avoid liability due to the harmful effects of mold exposure. In a desperate attempt to negate the facts, some IME’s resort to old tactics, such as claiming current mold research, and even mycotoxicosis diagnoses, calling it “junk science.”

As mentioned in the Bible, A house desecrated by mildew, mold, or fungus would be a defiled place to live in, so drastic measures had to be taken; however, the subject is still up for debate due to financial liability. Just as George Bush incurred a mold problem both in the governor’s mansion in 1999, and the Whitehouse in 2004, with hundreds of thousands of taxpayer’s dollars spent on mold remediation, the rest of the "commoners" are left with denial and neglect. This leaves thousands homeless and jobless each year with no recourse, partly due to doctors who sell themselves out to claim "mold does no harm."

The recent hurricane season has left hundreds of thousands to basically fend for themselves while Governor Blanco of Louisiana recently had over \$500,000 of mold remediation done on the governor’s mansion. This, of course, was all done

by no choice at the cost of the taxpayer. Meanwhile, many are left with absolutely nothing.

While the phrase "junk science" is used to discredit public interest and consumer activists, the phrase "sound science" is employed to describe the research said to back-up industry's own claims on safety and risk. In 1999, the Consumers Union (US) wrote that "as far as we have been able to trace, the phrase "junk science" has been coined by those practicing public relations and lobbying activities on behalf of some companies in certain industries.

While its coiners may have legitimate grounds for debate on some issues, the phrase has been used far too often to discredit honest public interest organizations and legitimate scientists who express concerns about consumer safety and environmental risks." Although silicone breast implants have been linked to immunological and neurological conditions, the almighty insurance industry has made it virtually impossible for plaintiffs to be compensated, in some cases, even with loss of life due to the use of "junk science" allegations.

Buying scientists and physicians is not new. As described in *The Cigarette Papers* and most recently summarized in *A Question of Intent: A Great American Battle With a Deadly Industry*, tell about the scope and depth of the tobacco companies' ability to recruit scientists from the ranks of the most prestigious academic institutions. Tobacco companies sought to create doubt where scientific consensus existed, calling it "junk science."

"Junk Science" is a clever marketing catch phrase that has been discredited in past cases. This term is nothing new and ironically enough, many of the IME's and defense experts who make a lucrative income opining for mold cases as "defense experts" also defended the silicone breast implant and tobacco industry.

Although Multiple Sclerosis garners respect as a potentially fearsome, crippling ailment today, it was dubbed the "Faker's Disease" at the start of the last century when first described in medical journals. The disease gained credibility only in later decades when better tests hastened interpretations of its frequently confusing and inconclusive signs. Neurologists and psychiatrists still flinch at the memory that once, atypical seizures, post-encephalitic Parkinson's disease and Tourettes Syndrome, were written off as psychiatric conditions.

Clinical psychologist, Dr. Diane Perlman of Washington, DC, says, "I have often observed that people who suffer from certain physiological conditions are misdiagnosed and written off as having psychological problems. Diagnosing any individual is a sacred trust, which can determine a person's fate. Since (there are) not many physicians being trained or experienced in fungal disease, it is extremely common for the physicians to misunderstand what they are observing."

Dr. Perlman added, "Allergists are certainly not trained in the art of psychological diagnoses—even mental health professionals (who are) may not fully understand this phenomenon until they experience it through themselves or a loved one. Misdiagnosing someone with toxic mold exposure is adding insult to injury."

Many involved with the mold issue discredit the validity of downplaying the neurological problems associated with long term fungal exposure. Researchers from Texas Tech University have been able to establish mold toxins within the bloodstream of those exposed to mold in damp buildings. "We no longer have to guess about presence of mold illness," said Dr. Ritchie Shoemaker of Maryland. "We can make a definitive diagnosis that meets a published case definition."

Suppressing the Culprit

Mold has been closely compared to asbestos. Mold is actually worse because it self-replicates. Nevertheless, history has shown that liability costs serious money. The first asbestos case was filed in 1966. There have since been 700,000 more - - 300,000 in the past four years alone. About 8,400 responsible firms have been sued. The process already has cost \$54 billion; the bill could eventually hit \$270 billion or more.

A recent study funded by the American Insurance Association claims that litigation has overwhelmed many companies and "The staggering costs of asbestos liabilities have pushed many defendant companies into bankruptcy or to the brink thereof." Studies conducted by subjective entities should never be trusted as truly factual.

Although the insurance industry makes exorbitant profits, their claims of loss are more of a ploy of justification for rising insurance premiums while limiting liability. The truth is, profits in the insurance industry have never been higher.

"The insurers are fighting hard to pretend these illnesses are not real," said Sharon Kramer, a mold health advocate from California. "But as the science is progressing and substantiating the legitimacy of these illnesses, it is proving to be a losing battle for insurers who simply do not want to pay for their insured's' negligence. There was a \$22 million settlement in LA last month where a child experienced permanent neurological damage from mold."

"Many IME doctors, including Drs. Janet Weiss and Emil Bardana, are serving as IME's with bias towards the insurance industry," says Immunosciences Laboratory's Dr. Aristo Vojdani, Ph.D., an expert in immunotoxicology and multi-patent holder whose lab tests detect mold and mycotoxin antibodies in about 20% of tested patients. "Their primary goal is to discredit physicians and laboratories that assist in diagnosing mold-related illnesses. By doing so, these IME's are

depriving patients of the ability to become well. If this happens, the patient's symptomology is often classified as psychosomatic disorders."

Dr. Vojdani pointed out, "Instead of making them well, these so-called IME doctors are pushing these sufferers into becoming a significant burden on our society. On the other hand, the physicians who work with our lab are actually helping and treating these patients. They base their work on molds cultured in their environment and antibodies detected in the patients' blood. They pinpoint the root cause of their illnesses, take them out of the toxic environment and prescribe effective treatment; a few months later; these patients will have the chance to recover and take an active part in our society. And that is the difference between good, caring doctors and money-hungry skills for the insurance companies "

The added stress of proving claims against IME's makes the process more difficult. "Fungal exposure, especially over duration of time, causes neurotoxicity," states Dr. Perlman, "leading to impaired judgment, and a whole host of other symptoms. Sleep disturbance and the issues of job loss can often be stressful in their own right."

Susan Brinchman, Executive Director of The Center for School Mold Help, a non-profit organization that assists teachers made ill from mold exposure, commented that, "Ms. Westmoreland appears to be experiencing an orchestrated attempt to discredit her. Her story is a textbook example of the many thousands of school staff across the United States who have become ill in moldy schools. They suffer neurological, respiratory, immune system disorders and even cancers; and then find themselves under vigorous attack by insurers and school districts."

There are over two thousand peer-reviewed articles regarding the neurological, pathological and immunological damage from mold and mold toxin exposure. Despite the sound science, many naysayers use a common anecdote that there is "little evidence" to back up the mounting proof, preying on the public's ignorance on the subject.

In fact, two landmark studies released earlier this year provide the first solid evidence that damp buildings and exposure to indoor mold growth are risk factors for developing asthma and not just in making asthma symptoms worse. Experts have also queried the downplayed evidence of neurological problems that are associated with long term fungal exposure, while knowing that this scientific data will eventually come to the forefront of medical awareness.

"These are extraordinary findings, with serious implications for building owners and facility managers," says W. Elliott Horner, PhD, FAAAAI, principal scientist and microbial laboratory director for Air Quality Sciences, Inc.

Susan Lillard-Roberts, the spokeswoman for The Mold Help Organization, a national advocacy alliance for fungal disease research, resources and education, says that the public should be very concerned and aware of indoor air quality issues in the workplace, schools and the home. Mold related illness is on the rise and the average American spends over 8,000 hours of their time indoors per year. "That is more than 75% of your life -- Do you know what you are being exposed to?" Lillard-Roberts asks.

Homes and workplaces should be carefully inspected and mold tested by a Certified Mold Inspector, if there are - significant amounts of visible mold, - serious water leaks, flooding problems, or high indoor humidity – or if residents and employees are exhibiting possible mold exposure symptoms. Since this is an unregulated industry and many people are not really qualified, one must be very careful who they select to do their testing. Mold Help approved professionals are recommended as valuable resources on the Mold Help website. Several selected companies are coming on board in the next few weeks as they are going through the evaluation process.

Recently, we have had a sharp increase in traffic on our websites with inquiries and complaints due to mold related illness," added Lillard-Roberts. "We are able to substantiate that this is a much bigger health threat than is being depicted to the public. The Mold Help team would be happy to assist with any research." The Mold Help Resources Division also recommends proven, reputable professionals within the indoor air and medical communities.

"The Westmoreland workers' comp case illustrates the strong opinions and potential for conflicts of interest that have long been associated with the 'toxic mold' issue. "Unfortunately, we see teachers like Teresa Westmorland caught in this situation rather frequently," added Lillard-Roberts. "With the dramatic rise of asthma, unexplained allergies, cognitive problems, and psychological diagnoses – mold illnesses can no longer be swept under the rug for the sake of corporate profit. This is the most overly-medicated country on Earth and people are becoming intolerant and suspicious of all of the misdiagnoses."

The explosion of the Internet has given new meaning to the phrases "Caveat Emptor," "junk Science," or "Buyer Beware." As Information Age consumers, we must be vigilant in questioning the source of--and motives behind--the information we see and hear. Be careful of any study you read and who it is funded by. It is important to be cautious of "studies" and commercial websites you read, who they are funded by and how they receive their profits.

In the meantime, just be hopeful that you don't suffer an injury on the job. Especially if it keeps you from returning to your present position. The same goes for homeowners; pray that you don't have a mold problem that destroys your health. Insurance is only a nine letter word in the eyes of many witnesses, with no other meaning.