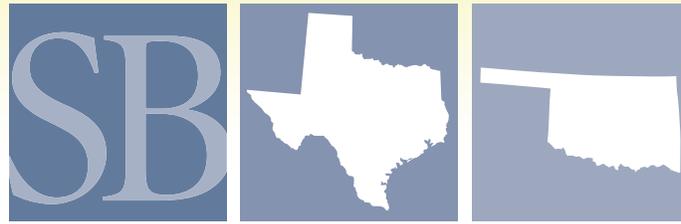




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Are You Drifting?

This is the question I asked myself as I opened what my family calls the “junk drawer” in our kitchen. Yes, there is Oragel in a kitchen drawer! As this picture depicts, we all have junk in our lives. Some useful, some not.

As the year ends, I am drawn to re-exam the junk in my life and where I can improve. James Allen in his book, *As a Man Thinketh* wrote, “With the majority, the bark of thought is allowed to drift upon the ocean of life”. This “drifting upon the ocean of life” seems to be what a majority of us are doing these days. I believe the major thing that keeps us “drifting through life” is fear and criticism. I believe today that fears are educated into us. However, I believe if we would take the time to truly “think” for ourselves, fear can be educated out of us.

Can this “drifting” be stopped? I believe so. My belief is anchored in faith and the ability to think for myself. In the coming year, I encourage you to “think” about your faith and core values. Spend your days, weeks, months, and years living consistently with your faith and those core values. After you have had the time to “think”, get rid of things, experiences, and people that go against your faith and values so you can spend all your time on the things, experiences, and people you most love and value.

One way to begin to think for ourselves is to remember: “Great is the reward to those who help and give without thought of self, as it is impossible to be unselfish without gain.” (It Works)

I believe once we begin to think for ourselves and re-exam our faith and core values, we will find our purpose in life and stop “Drifting”. •

December 2014 News





Hash Brown Casserole

Here is a receipt you can make on the night that Old St. Nick is to arrive and use for breakfast on the most special day of the year!!! It has something all should enjoy! Unless you are like my daughter Kate. (I love you Kate!!!)

Ingredients:

- | | |
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| 3 tablespoons vegetable or coconut oil. | ½ pound of sliced black forest ham, cut into ½ inch pieces. |
| 6 cups of frozen potato tots or shredded frozen hash browns. | 8 large eggs. |
| 1 small yellow onion, finely chopped. | 1½ cups of whole milk. |
| 1 red bell pepper, finely chopped. | ¾ teaspoon dry mustard. |
| Lawry's season salt and black pepper. | 4 dashes of your favorite hot sauce (hint: Franks) or to taste. |
| | 1½ cups shredded Cheddar. |

Directions:

1. Preheat oven to 450. Spray a 9 by 13 inch baking dish with cooking spray. Fill bottom of dish with one layer of the potatoes (about 4 cups). Drizzle the potatoes with 1 tablespoon of the oil. Bake until hot and crisp, about 20 minutes. Let cool for 15 minutes.
2. Meanwhile, heat the remaining 2 tablespoons of oil in a large skillet over medium-high heat. Add onions and red and green peppers. Season with Lawry's season salt and pepper. Cook, stirring occasionally, until vegetables have softened and start to brown, about 6 minutes. Add the black forest ham, and cook for 2 minutes more. Let cool.
3. Whisk together the eggs, milk, mustard, hot sauce, ½ teaspoon of Lawry's season salt and ¼ teaspoon of pepper in a large bowl.
4. Sprinkle ½ cup of the Cheddar over the potatoes in the casserole dish. Layer the vegetable-ham mixture over the Cheddar. Top with remaining cup of Cheddar. Pour the egg mixture into the dish. Note:(The casserole can be assembled up to this point and refrigerated overnight. Just remove from the refrigerator 30 minutes before baking).
5. On the day to be served, preheat the oven to 350 degrees. Top the casserole with the remaining potatoes (about 2 cups). Bake until the egg mixture is set and the top is lightly golden brown. 50 to 60 minutes. Let cool for 15 minutes before serving.



Merry Christmas!!!! •

Source as modified: Food Network Kitchen

Company Data Breaches on the Rise

An alarming 43 percent of American companies have reported data breaches within the past year, according to the Ponemon Institute and Experian Data Breach Resolution. The number continues to rise, and the scope of the breaches is expanding.

More than 80 percent of data breaches have their root cause in employee negligence. A company may be spear-fished (an e-mail is received that appears to be from a familiar individual or business, but it's actually a hacker who's after confidential financial information); an employee gives out their password; a USB is lost; someone mishandles files; or the network operations hub is not properly secured, allowing someone with nefarious intent to waltz right in.

Affected consumers need to protect themselves:

- Call one of the three major credit bureaus and place a one-call fraud alert on your credit report—Equifax, 1-800-525-6285; Experian, 1-888-397-3742; TransUnion, 1-800-680-7289. Creditors will be required to contact you before opening new accounts or increasing credit limits on current accounts.
- Most states allow consumers to place a security freeze on their credit reports, which forbids credit-reporting agencies from releasing any information without the consumer's written authorization.
- Order a free copy of your credit report and search for unauthorized activity.
- Monitor your financial accounts for suspicious activity.
- Beware of "phishing"—scammers pretending to represent the organization subject to the data breach, or claiming to be law enforcement, to dupe customers into giving out sensitive information in the guise of confirming account numbers or other financial data. Any doubt, don't give it out. Contact the company/organization yourself.
- Contact the Federal Trade Commission, 1-877-FTC-HELP or www.ftc.gov. •

The Nose Knows



According to a study recently published by *PLOS ONE*, the inability of older adults to correctly identify scents could mean that trouble is on the way.

The study consisted of 3,005 subjects aged 57–85 (broken down into age groups of 57–64, 65–74, and 75–85) who were tested with Sniffin' Sticks, odor-dispensing devices that resemble a pen. Subjects were asked to identify odors (peppermint, fish, orange, rose, and leather), one at a time, from a series of four choices. A normal sense of smell equaled four or five successful identifications; moderately impaired, two or three; and severely impaired, one or zero.

Between round 1 of testing in 2006 and round 2 in 2011, some of the original participants (430) passed away, translating to an overall weighted mortality rate of 12.5 percent, which was in line with Social Security Administration life tables. However, the mortality rate was 39 percent for those with severe olfactory impairment, and 19 percent for those with moderate impairment. Subjects with healthy sniffing ability registered 10 percent.

Loss of smell is more an outward indicator of overall health trouble, but on its own can take a toll on one's well-being. Smell has a direct bearing on taste, which impacts enjoyment of eating and good nutritional intake. Odors signifying danger, such as smoke or gas, may be missed, and issues with personal hygiene may go unnoticed. Aromas are also associated with memory, emotions, and social relationships.

Researchers believe that sense of smell has long been undervalued. Inexpensive scent tests may be a good way for everyone to keep tabs on their health. •

December 2014 Important Dates

December 7
National Pearl Harbor Remembrance Day

December 17
First Day of Hanukkah (begins at sundown the evening before)

December 21
First Day of Winter

December 25
Christmas

December 26
Kwanzaa Begins

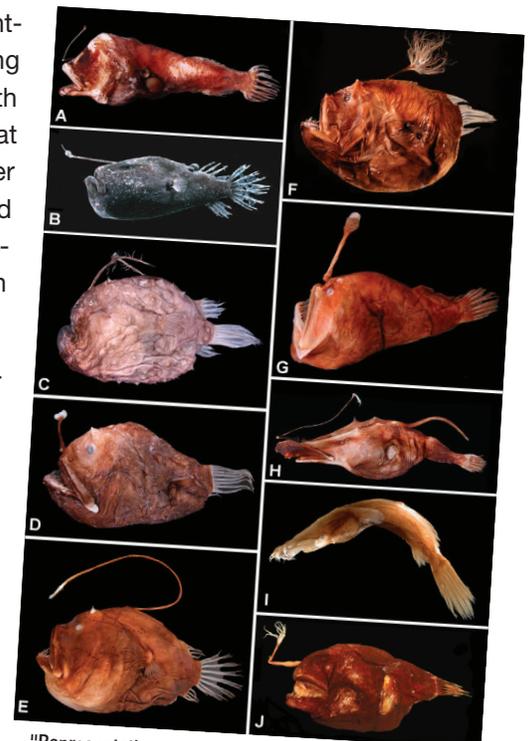
December 31
New Year's Eve

The Old Bait and Switch

The deep-sea anglerfish lives up to a mile below the surface of the ocean in a dank, lightless, cold world, where its bizarre looks go mostly unnoticed. This normally 5–12-inch-long dark-scaled fish has a round body akin to a basketball, an enormous mouth filled with nasty-looking teeth, and an elongated dorsal spine extending from above the mouth that supports an organ called a photophore, which produces blue-green light. When hunger calls, the anglerfish becomes motionless, except for the dorsal spine it waves back and forth like a fishing pole (hence its name), enticing other creatures to investigate the blue-green luminescence. When one gets close enough, dinner is served! The anglerfish can extend its jaw and stomach, enabling it to engulf prey twice its size.

The deep-sea anglerfish male-female relationship is a strange one. Since the much smaller male does not possess the female's tantalizing lighted lure, food acquisition eventually becomes an issue. So the male follows a pheromone trail and the blue-green light to the female, bites into her belly, and latches on for life. An enzyme dissolves the skin in his mouth and that of the female's body. They essentially fuse together, including blood vessels, through which the male gets all his nourishment. Now-unneeded body parts—eyes, fins, some internal organs—wither away. It doesn't get more parasitic than that.

There is method to the madness. Since these fish live in a hostile, desolate environment, this fusion of the male and female guarantees sperm availability at spawning time, assuring the continuation of the species and creatures we can all marvel at. •



"Representatives of ceratioid families" by Masaki Miya



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Our promise to you is that while we are working on your case, we don't take inbound phone calls, faxes or emails. Steven Booker takes no inbound unscheduled phone calls whatsoever. It makes him much more productive and helps get your case resolved faster. You can always call the office at 940-569-4000, and schedule an in-person or phone appointment, usually within 24-48 hours. This is a lot better than the endless game of "phone tag" played by most businesses today. Remember, too, that email is "quick," but is checked no more than twice a day. Replies are then scheduled into the calendar. So if it's really important, don't email—please call the office. Thank you.

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Holiday Wishes

With 2014 coming to a close, all of us at our firm wanted to take a moment to wish you and yours the very best this holiday season, and it is our sincere hope as well that you have a happy and healthy new year. We are truly gratified to have had the opportunity to help and serve so many in our community, and feel blessed by the trust you have placed in us.

