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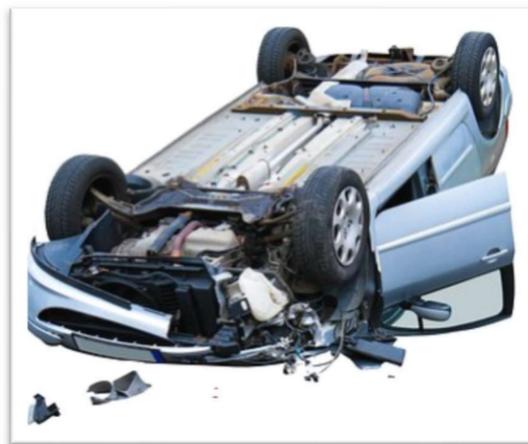
Reminder About Our Firm's Communication Policy

Our promise to you is that while we are working on your case, we don't take inbound phone calls, faxes, emails, or drop-in visits. Steven Booker takes no unscheduled phone calls whatsoever. It makes him much more productive and helps get our 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.

This publication is intended to educate the general public about personal injury, estate planning, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

Paying for a Totaled Car

If you ever experience the misfortune of being involved in a car accident, your auto insurance company may determine that your car has been "totaled"—the cost of repairs exceeds a certain threshold of what your car's fair market value (FMV) was prior to the accident. This point of no return differs from company to company, but a typical benchmark is 80 percent. If your car's FMV is \$10,000 and your repairs are under \$8,000, the insurance company will pay for repairs. If repairs amount to \$8,000 or more, your car will be deemed totaled and you will be issued a check for the FMV of your car.



Hopefully the check you receive will equal or exceed the amount you may possibly owe to any money-lending institution. However, certain circumstances may result in your check being for less than that amount. In this scenario, guess who's legally obligated to pay the difference—you are. If you have gap insurance (which covers the "gap" between what you receive and what you owe), problem solved. But that's a preventive measure, not a post-accident solution.

Most insurance companies are willing to negotiate the amount of compensation you'll receive for your totaled vehicle. Do your homework to make sure the FMV of your car as stated by the insurance company is accurate.

If another driver is at fault for the accident, you can file a third-party claim with the other driver's insurance company to make up the difference on what you owe.

Your other option is to hire an experienced auto accident attorney. He/she can negotiate for you, file any claims, and guide you through the process to ease your burden and protect your rights.



Licensed
in Texas
and
Oklahoma

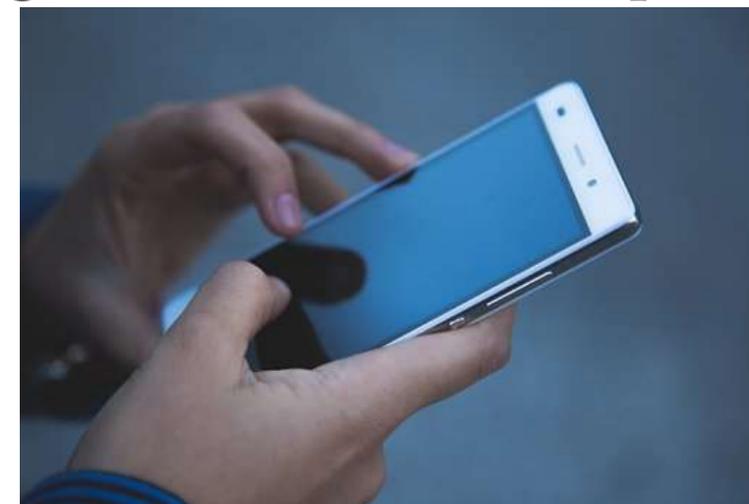
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PUBLIC SERVICE ANNOUNCEMENT

While Technology Changes, Laws Don't Catch Up! "Sexting" is a Crime!

For you kids out there (and parents, too!), be aware that so-called "sexting" can be prosecuted as a felony offense in some states, which can result in jail time and registration on the sex offender registry. Case in point, several years ago a prosecution in Virginia made national headlines after a 17-year-old boy and his 15-year-old girlfriend allegedly exchanged racy photos and videos with each other. When the young girl's parents found out, they contacted police and the boy was then charged with manufacturing child pornography – of himself!



What was even more bizarre about this case was that in order to prove the boy was guilty, law enforcement obtained a search warrant to require the boy to go to the hospital and have pictures taken of his private parts so that law enforcement could use those photos in his prosecution. Fortunately, given the national attention, law enforcement withdrew the request for the warrant.

The reason we felt the need to highlight this is not to criticize these types of prosecutions. Rather, it's to give a stern warning: Before you do anything with your phone or on the Internet, realize that your actions can lead to very embarrassing situations. But what's more, they can actually lead to serious prosecutions for crimes that WILL destroy your future. Obviously, we are very much against sexting here at our firm, and it's unfortunate that most kids have absolutely no idea that sexting can lead to a felony that will affect their careers for the rest of their lives.

Yes, that's probably unfair. Smartphones, social media, and the like are technologies which simply weren't around when lawmakers drafted the law which is now being used to prosecute kids. Sadly, if they had been, I think there would be a change of heart as to what the law should be. But until there is a common sense awakening, YOU must take it upon yourself to think before you act and to educate others. Don't sext!

Content:



Drive Safely, Grads!



Spring means high school and college graduation for many in our area. For some, celebrating includes drinking alcohol. (Of course the legal drinking age is 21, and violations can mean steep penalties.) But if you or a loved one chooses to drink, our law firm wants to make sure you stay safe by following a few tips:

1. If you're drinking, designate a 100-percent sober driver.

The only completely safe approach is for a designated driver not to drink at all. Even one drink can impair a driver.

It's illegal to drive with blood alcohol content (BAC) of 0.08 percent. For a 120-pound woman, just one small glass of wine can mean a BAC of 0.04, which can significantly affect driving. For a man of 180 pounds, just two beers can result in 0.04 BAC with similar results. Any amount of alcohol can be risky if **not** accompanied with food.

2. If you're drinking, consider an Uber driver or taxi service.

Using a local driver or taxi can be an enjoyable and reasonably priced way to ensure that everyone in your party has a safe and carefree night out.

3. If someone you know is drinking, do not let that person get behind the wheel.

Offer to drive them or call a taxi or driver for them.

4. If you see an impaired driver on the road, contact law enforcement immediately.

Your actions could save a life. Do not try to pass a drunk driver. Try to stay as far back from the driver as possible and call 911. Remember, buzzed driving is drunk driving.

Have a safe and happy graduation!



Egyptian Pyramid Scheme

The ancient Egyptian pyramids are marvels of human design and engineering. But how were these massive tombs to the pharaohs constructed over four millennia ago? Experts say it's not as complicated if you break it down step by step.

The Great Pyramid of Giza likely required 20,000-30,000 men to build it and was completed in 23 years by paid laborers from poor families – not slaves – who were so respected for their work that they were bestowed the honor of being buried in tombs near the sacred pyramids, something that would not have been afforded to slaves.

Excavation of the pyramid's 2-ton granite blocks required 60-70 laborers per block who pulverized the stone around the edges of each one to be extracted with dolerite (hard igneous rock) "pounders." At the bottom of the block, slots were cut, pegs inserted, and the slots were filled with water. The pegs expanded and helped split the block from its base. The block was smoothed and beveled at the quarry, hauled to a boat by a team of oxen and/or laborers by means of rolling platforms or skids, floated, and then hauled again to the construction site.

Sand would be wetted in the right amount to facilitate easier transport of blocks across the desert, and oil would grease slipways and ramps. Ramps were constructed of mud and brick, and coated with plaster chips to harden the surface. Ropes consisting of papyrus twine were utilized in hauling the blocks up the ramps.

It is still murky as to how the blocks were lifted onto and removed from the skids. Documentation providing answers may have been lost in the fire of the Library of Alexandria roughly 2,000 years ago, which itself is a story for another day.

Not All Breakfast Smoothies Are Created Equal



Breakfast smoothies – made in nutritious fashion – may be one way to right the dietary ship after a holiday season steeped in an overindulgence of culinary temptations, the result of which is a “gift” around the midsection. Not all breakfast smoothies are created equal, however.

Though pleasing to the palate, most homemade or national-chain-café smoothies contain frozen yogurt, Greek yogurt, an overabundance of fruit, whipped cream, and/or chocolate sauce, among other sugary ingredients, forming a concoction that blows the roof off the glucose meter. A steady diet of this will pave the way to cardiovascular distress, permanent weight gain, and diabetes.

But smoothies can be tasty, healthy, and energizing if sanity is part of the recipe. Blend the following five components to create your breakfast smoothie and properly launch your day:

Choose your base. Try water, coconut water, or a nondairy milk, such as coconut (reduced fat), almond, cashew, or soy.

Select your leafy greens. Spinach, swiss chard, collards, and kale, among others, heap on the nutrition and tamp down the calories.

Put your best fruit forward. Apples, bananas, mangoes, and berries are excellent options. Don't go overboard; keep the glycemic index reasonable.

Choose a protein or fat. Whey, coconut oil, avocado, hemp seeds/protein, vegan protein, flax seeds, and chia seeds all add protein and help maintain stable blood-sugar levels.

Add a superfood. Goji berries, camu camu, coconut flakes, bee pollen, maca root, or raw cacao powder take the nutritional benefit to a “super” level.

Enjoy!



Booker's Spicy Black Beans and Rice



This recipe goes well with grilled chicken, steak, and ribs.

Ingredients

- 1 Cup of Uncle Ben's Brown Rice (Gluten Free)
- 1 Can of Black Beans (preferably organic)
- 1 Can of Petite diced tomatoes
- 1 to 1 1/2 cup of white onion
- 1 tablespoon of Coconut Oil (for sautéing onions)
- 1 Cup of sliced jalapenos with juice

Directions

1. Boil the rice in a three (3) quart cooking pot with approximately 2 1/2 cups of water.
2. Dice white onion and sauté in skillet with Coconut Oil.
3. Once the rice is cooked and the water boiled off and without draining, add can of black beans, can of petite dice tomatoes and sautéed onions to the rice.
4. Season to taste with salt and pepper.
5. Add jalapenos and juice. For additional heat, consider adding cayenne pepper to taste.
6. Heat to a boil and stir until liquid is absorbed.
7. Top with Frank's Red Hot or your favorite hot sauce.
8. Enjoy!!