

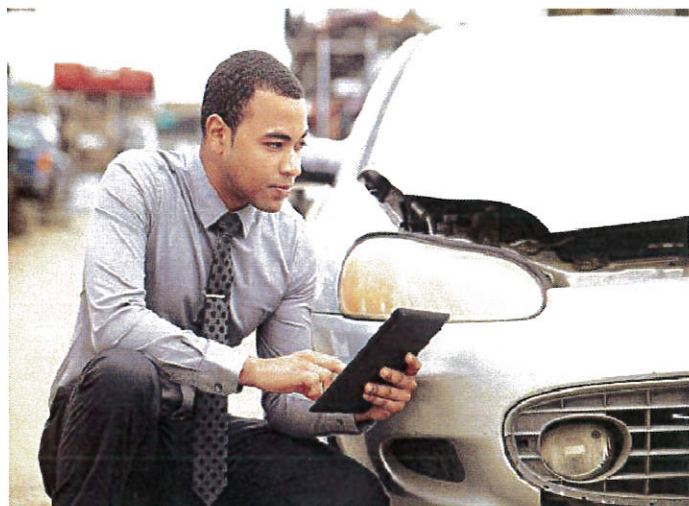


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Insurance Adjusters: They're NOT Your Friends

One of the tactics insurance companies use to minimize, under-value or deny your accident claim is to have their adjusters become friendly and chatty with you. They'll try to talk with you about your family, where you grew up, your favorite sports teams, family pets, etc. all in an effort to throw you off guard while they gather information from you that could damage your claim.

Although insurance adjusters are good people, they are trained to obtain any information about your life and previous injuries that could be used to lower the amount of compensation you'll receive from the insurance company. It could be something as simple as you talking about an old sports injury. A casual, off-handed comment you make might compromise your claim for injuring your knee in a recent auto accident because now the insurance company can argue that your previous sports injury needs to be taken into consideration when assessing the amount of compensation, you could/should receive.

If you have a personal injury claim in place, please remember this: it is in your best interest to say as little as possible to any insurance adjuster. Their job is to under-cut your claim, plain and simple. They are not your friend.

A successful settlement of your accident case depends on many factors, but knowing how to deal with the tricks of insurance adjusters will put you ahead of the game. It comes down to this: the less said the better, especially when you're dealing with an insurance adjuster.



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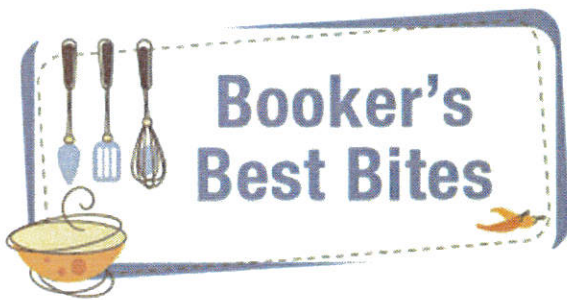
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Sausage Coddle



Prep Time: 30 min
Cook time: 1 hr, 40 min
Total Time: 2 hr, 10 min
Servings:

Ingredients:

- 1 pound pork sausage links
- 1/2 pound smoked bacon, cubed
- 2 onions, thinly sliced
- 3 carrots, chopped
- 4 large potatoes, peeled and sliced
- Salt and ground black pepper to taste
- 1 teaspoon dried parsley (optional)
- 1 cup beef stock
- 1 1/2 cups Irish stot beer (such as Guinness®)
- 1/2 cup heavy cream

Send in your favorite recipe for a chance to win a free gift card and to get it featured in our next issue!!

Directions:

1. Preheat oven to 325 degrees F (165 degrees C)
2. Place the sausages and bacon into a large skillet over medium heat, and cook until the sausages are browned on both sides, about 10 minutes. Slice the sausages into large chunks, and set the sausage and bacon aside.
3. Place a layer of 1/3 of the onions in a 9x13-inch baking dish, followed by a layer of 1/3 of the carrots and sliced potatoes. Arrange 1/3 of the sausage and bacon in a layer over the potatoes; sprinkle with salt, pepper, and parsley. Repeat layers twice more. Warm the beef stock in a sausepan over medium heat, and pour in the stout beer and cream. Pour the sauce over the casserole, and let the sauce fill in the spaced in the layers.
4. Bake in the preheated oven until the potatoes and vegetables are tender, about 1 1/2 hours.





St. Patrick's Day

St. Patrick's Day recognizes the death of St. Patrick, the patron saint of Ireland. Born in the late 4th century in Roman Britain, St. Patrick was kidnapped at the young age of 16 and was taken to Ireland as a slave. Eventually he escaped but returned by about 432 to convert the Irish to Christianity. St. Patrick died on March 17, 461, but by the time of his death, he had established monasteries, churches, and schools.

Many legends arose around St. Patrick such as the legend that he drove all of the snakes out of Ireland and used the shamrock to explain the Trinity, hence the significance of the Shamrock as a symbol of St. Patrick's Day.

What started as a religious feast every 17th day of March, beginning in the 17th century, eventually evolved into a number of festivals across the entire globe celebrating Irish culture. This celebration is done through a variety of parades, unique foods such as corned beef and cabbage, music, dancing, and all things green.

Did You Know?

Saint Patrick's color was actually not green, according to historians, it was blue. After all, the earliest illustration of St. Patrick depicts him wearing a blue garment, and when George III created a new order of chivalry for the Irish Kingdom, the Order of St.

Patrick, the official color for it was sky blue.

When Henry VIII declared himself King of Ireland in 1541, after already more than 300 years of English rule, he gave Ireland its own coat of arms, a blue flag with a yellow harp in the middle. This was the first official instance connecting blue with Ireland.

However, in the late 18th century all the way to the 20th century, as the divide between the Irish population and the British Empire grew deeper, the color green and the St. Patrick shamrock became a symbol of identity and rebellion for the Irish.

Children and Motor Vehicle Accidents

According to the Centers for Disease Control and Prevention (CDC), nearly 150 children between ages 0 and 19 are treated every hour in emergency departments for injuries sustained in motor vehicle crashes and more children ages 5 to 19 die from crash-related injuries than from any other type of injury. One of the best ways to help keep your children safe in vehicles is to know and understand the appropriate age, height and weight limits for car seats, booster seats and seat belt use: Birth up to Age 2 – For the best possible protection, infants and children should be buckled in a rear-facing car seat, in the back seat, until age 2 or when they reach the upper weight or height limit of their seat. Age 2 up to at least Age 5 – When children outgrow their rear-facing seat they should be buckled in a forward-facing car seat, in the back seat, until at least age 5 or when they reach the upper weight or height limit of their seat. Age 5 up until seat belts fit properly.



Once children outgrow their forward-facing seat they should be buckled in a belt positioning booster seats until seat belts fit properly. Seat belts fit properly when the lap belt lays across the upper thighs (not the stomach) and the shoulder belt lays across the chest (not the neck). Back Seat is Safest. All children aged 12 and under should be properly buckled in the back seat. Airbags can kill young children riding in the front seat. Never place a rear-facing car seat in front of an air bag. Buckle children in the middle of the back seat when possible, because it is the safest spot in the vehicle.



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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 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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FAQ: Is the Rear Driver Always at Fault in a Rear-End Accident?

Answer:

No. While it is true that most of the time when a driver hits someone else from behind, he or she will be considered liable for the wreck, that's not always the case.

For instance, the lead driver may be found at-fault for a rear-end accident if he or she turned or merged in front of you too suddenly or if the brake lights on their vehicle were not working and you couldn't tell they were slowing down or stopping. In other instances, such as if your brakes failed or if you suffered a tire blowout due to a manufacturer's defect, the liability for a rear-end accident may lie with the manufacturer that designed the faulty product rather than with you.



Download Steven's **FREE** book, *The Traveler's Guide to the Universe of Personal Injury*, today! Just go to our website or give us a call and we will send you a copy!