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**Would you like to
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YOUR RIGHTS?
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**If you have been injured go
to www.IowaInjured.com**

How Injured Worker Sharon Almost Gave Away More Than \$200,000



Sharon works at a hospital as a nurse and she injured her back while assisting a patient. She had always been a dedicated hard worker and rarely missed work. After

her work injury, her employer and their insurance company seemed to be treating her fairly. They paid for her medical care including her surgery and then made her an offer to settle. Sharon did not know how Iowa's workers' compensation laws worked so she requested a book that our attorney Corey J. L. Walker wrote which he offers at no cost. He offers his book at no cost because he has seen too many injured workers make mistakes which cost them thousands of dollars. Sharon read the book and learned that the offer the insurance company made, which was for her impairment rating only, was much lower than what she should receive. She called and scheduled an appointment with Corey and hired him because he agreed to not take any fee on her impairment rating and she did not have to pay any up-front costs. Her case eventually settled, but had she trusted her employer and their in-

surance company and taken their offer, she would have given away more than \$200,000. (Each case is different, and past results cannot be used to predict future success).

Iowans are beginning to realize that they should learn about the workers' compensation system and a new book is available at no cost which reveals the Iowa Injured Workers' Bill of Rights which includes: 1. Payment of Mileage at \$.55 per mile 2. Money for Permanent Disability and How it is Determined 3. Right to a 2nd Medical Opinion . . . Corey's book reveals the other rights along with 5 Things to Know Before Signing Forms, Talking to the Insurance Adjustor or Even Hiring an Attorney and much more.

Other Iowans call the book: "Very impressive" Dick Sturgeon Sioux City Workers Advocate. "Great job. I would recommend the book to others as it covers everything about work injuries" Lin of Indianola. Finally, you can learn about work injuries in the comfort of your own home with no risk or obligation. If you or a loved one have been hurt at work and have not hired an attorney Call Now 1-800-850-6617, ext. 511 (24 Hour Message) or log onto www.IowaWorkInjury.com.

Effective, Efficient Results.



Kid's Corner

by Sophia and Corbin Walker

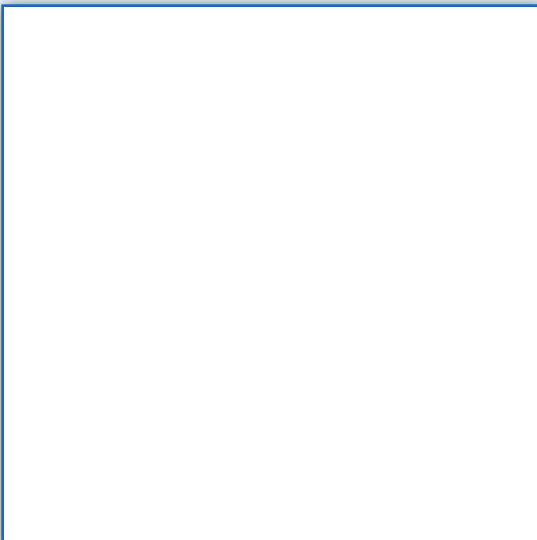


We had a great Christmas. Mom, Dad, our grandparents and Santa brought us lots of presents. For Corbin it was football jerseys and helmets, for Sophie it was things to do her nails and an acoustic guitar. The bad news was that we did not get to see much of our family because so many of them were sick with the flu.

Our parents' wedding anniversary was December 26th and they planned a day in Des Moines, dinner and a night in a hotel. Since our grandparents had the flu, they invited us along to Des Moines and we went to the Des Moines Botanical Center where they were married 11 years earlier. It was neat to be there 11 years later. Also, it was warm inside and there were lots of plants and flowers to look at. Their webpage is www.BotanicalCenter.com. Then Sophie began not feeling well so instead of going to a movie we drove back home to Newton. Sophie spent the day on the couch while Corbin played football in the living room. We hope that everyone had a Merry Christmas and wish you all a Happy New Year.



Solve the Sudoku



(answers on back page)



Preview of Next Month FEBRUARY EDITION



What will Corey buy Beth for Valentines Day? Valentines Day is coming and Corey is out of ideas for a gift to his wife Beth. Do you have any good gift ideas? If yes, go to www.WhatShouldCoreyBuyBeth.com and post a reply to the Valentines blog post with a gift idea under \$200 by no later than January 25, 2010 and the people who submit the two best gift ideas will also receive the same gift.

Tax Time Again

April 15 will be here before you know it. Here are some tips.

1. Remember, when you go to prepare your taxes bring written documents supporting deductions for things such as motor vehicle registration fees, property taxes, tax preparation fee, safety deposit box, uniforms and tools, union dues and prior years taxes;
2. In order to eliminate having to file a supplemental return, make sure you have all of your tax statements such as 1099's, W-2s and other income and deduction documents;
3. If you owe income tax, failing to file a tax return may result in criminal prosecution and civil fines. Keep in mind even if you do not have the money to pay your taxes, you still must file;
4. Failing to file a tax return may result in you losing a tax refund owed to you. Generally, you can only go back 2 years to obtain a tax refund; and
5. After you file your tax returns, make sure you keep a copy along with supporting documents for at least 7 years in case you are audited.

Our income tax preparation services start at \$125 for a basic tax return and E-Filing is available. So if you need assistance with your taxes call us to schedule an appointment. However, appointments are limited and April 15 will be here soon so **Call Now!!**

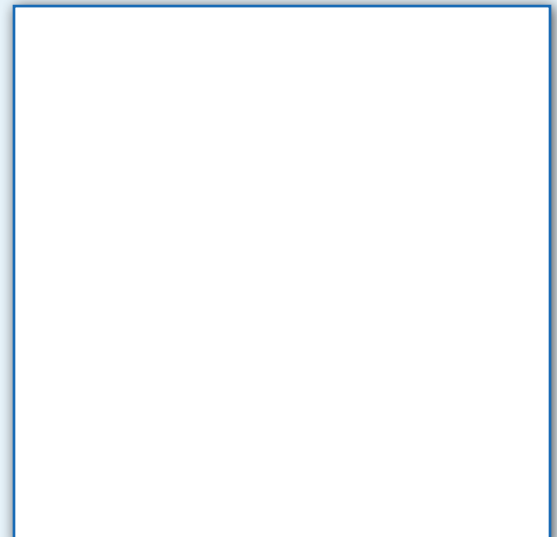


Pam

Meet our Employees

Pam Wade has been a valuable team member since 1996 first working as the receptionist and then as the bookkeeper and office manager for the past 12 years. Her dedication to her work and our office has been unmatched. If you have a billing question Pam is the person to speak with. Given her attention to details you will almost assuredly receive the correct answer.

Answer to Solve the Sudoku



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**Would You Like to Know
How Injured Worker
Sharon Almost Gave Away
More than \$200,000?**

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Do You Have The Right Car Insurance Coverage? (Hint: "Full Coverage" does not mean fully protected).

Like most of us, we think that it will never happen to me or my family, but car and motorcycle accidents are the #1 cause of accidental death and disability with more than 6 million accidents each year causing 3 million injuries and more than 42,500 deaths. With the winter driving season in full swing, snow and ice covered roads means an increase in the number of accidents.

What happens if you or a loved one is involved in a car crash with a driver who has no insurance or not enough? What most Iowans don't know is that Iowa law only requires \$20,000 in insurance coverage for bodily injuries. Given the rising costs of medical care, that barely covers a trip to the hospital and follow-up medical care. Statistically, about 12% of Iowans don't carry any car insurance and we estimate that another 70% of Iowans don't have enough. We have found that what most Iowans don't know is that UM-uninsured and

UIM-underinsured motorist insurance coverage is the only automobile insurance that protects them and their family.

Iowans are beginning to realize that they need to know both which insurance coverages they have and how much coverage they have. Would you like to know which insurance company had the lowest rate based upon our review and learn more about car insurance? To hear a brief recorded message about how to order your copy of "How to Buy Car Insurance to Protect You and Your Family" at No Cost log onto www.IowaInsuranceBook.com or Call 1-800-707-2552 and enter ext. 214 (24 Hour Recorded Message). We offer a book at no cost because we believe that all Iowans should have the right information to make informed decisions when they are buying car insurance and have had too many clients who did not have enough insurance before a car accident which resulted in them losing thousands of dollars.