

Our News Letters also appear on our website.



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Our thoughts are with those that defended and are still defending this great nation. For those still abroad, we wish their speedy return to their families and loved ones.

A jury consists of twelve persons chosen to decide who has the better lawyer.

—Robert Frost

RBR & LAWYERS ARE COOL PROGRAM

This years heat and draught was devastating to many. To attempt to help those dealing with soaring temperatures without access to air conditioners, RBR participated in the *Lawyers Are Cool Program* which donated hundreds of air conditioners to needy individuals in our state.

RBR along with The Oklahoma Association for Justice raised more than \$30,000.00 to purchase window air conditioners. The elderly and children were really affected by the soaring temperatures. Karen Jacobs, coordinator of volunteers for DHS, said a 90-year-old woman was among many of those identified as being in need of an air conditioner. She had only a small fan to keep her cool in the dangerous heat. In discussing our lawyer donations and actions, Jacobs said, "They really, truly are saving lives".

Community partners and DHS workers pinpointed those that needed units in their areas and for several weeks installations occurred in Oklahoma, Cleveland, Canadian, Pottawattamie, Garfield and Tulsa counties.

RBR was glad to participate in this project. The spirit of helping those that need it is strong in Oklahoma lawyers.

TO ALL THOSE GRANDMAS

I was out walking with my Granddaughter. She picked up something off of the ground and started to put it in her mouth. I took the item away from her and I asked her not to do that. "Why" my Grandchild asked. "Because it's been on the ground; you don't know where it's been, it's dirty, and probably has germs," I replied. At this point, my Granddaughter looked at me with total admiration and asked, "Grandma, how do you know all this stuff?? You are so smart." I was thinking quickly and said to her, "all Grandmas know stuff. It's on the Grandma Test. You have to know it, or they don't let you be a Grandma." We walked along in silence for 2 or 3 minutes, but she was evidently pondering this new information. "Oh...I get it!" She beamed, "so if you don't pass the test, you have to be the Grandpa". 'Exactly,' I replied with a big smile on my face.

TRUE TRENDS CONCERNING MEDICAL MALPRACTICE PREMIUMS AND CLAIMS

The next time someone tells you that medical malpractice premiums are escalating and enormous payments are being paid to injured people, here is some pertinent information regarding that subject. The National Association of Insurance Commissioners just updated its statistics on direct premiums earned, direct losses incurred, direct defense and cost containment incurred, and loss and direct defense cost containment expenses ratios. The direct losses incurred have dropped from a high of \$8,459,389,539 in 2003 to \$3,655,161,296 in 2011. Without factoring in inflation, that represents a drop of a whopping 56.8 percent during those eight years. The URL is: http://www.naic.org/documents/research_stats_medical_malpractice.pdf.

The aggregate direct premiums earned have decreased five years in a row, from \$12,167,900,762 in 2006 to \$10,296,112,512 in 2011. Thus, malpractice insurance premiums are not "skyrocketing" as people sometimes claim. Despite the lower premiums, the loss ratios have fallen significantly. From a high of 126.83 percent in 2001, the last four years have ranged from 55.66 percent to 51.02 percent. The payments reported to the National Practitioner Data Bank from 2001 through 2011 paint a similar picture, although the NPDB only includes payments incurred because of doctor, not

hospital negligence, so the numbers are somewhat lower than the NAIC numbers. The NPDB reports payments in 2004 of \$4,397,780,000 and in 2011 of \$2,820,910,000, a drop of 35.8 percent. The URL for the NPDB is: <http://www.npdb-hipdb.hrsa.gov/resources/npdbsstats/npdbTableUS.jsp#Table2>.

The NPDB statistics also show the number of payments for doctor negligence has declined ten years in a row. The numbers are:

2001	15,925
2002	14,978
2003	14,930
2004	14,304
2005	13,396
2006	11,677
2007	11,010
2008	10,533
2009	10,440
2010	9,458
2011	8,450

The number of payments in 2011 represents a reduction of 47 percent from the number of payments in 2001.

When you consider that there are approximately 1,503,323 people who die or are injured annually as a result of medical errors [The \$17.1 Billion Problem: The Annual Cost of Measurable Medical Errors, *Health Affairs*, April 2011, 30:4], the number of people *actually* compensated for injuries and death is miniscule.

Corporate Donations In The Judiciary

A report released last month by the Center for American Progress concludes that corporate America has taken over the state courts. That's where 95% of all legal disputes are heard. The report says justice is influenced by massive campaign contributions to judicial candidates, with a majority of the contributions coming from corporations and their lobbyists.

For example, a 2011 report from the Brennan Center for Justice found that just three pro-business groups donated nearly 13 times as much as the entire labor movement during 2010 state judicial elections.

The recent study concluded that the rising amount of money spent in state elections has allowed companies to back prospective judges with pro-business records. This has, according to the report, created a pattern of rulings in favor of cutting costs at the expense of giving Americans a "fair trial".

In regards to general elections, it is apparent the U.S. Supreme Court will not overturn *Citizens United v. Federal Election Commission*, the case in which the court ruled that corporations can spend without limits to support their candidates in elections. Therefore, people must overturn the decision. **Public Citizen** and its hundreds of thousands of supporters across the country are calling for a constitutional amendment to overturn the decision. The fight to preserve democracy is being spearheaded by Public Citizen.

Get involved, don't let corporations and the super rich buy elections.

Want to know more about the firm, go to www.rbrlawfirm.com



EXPERIENCE, SKILL AND KNOWLEDGE TIPS THE SCALE IN FAVOR OF OUR CLIENTS. We get results, it's just that simple! RBR has collected over \$500,000,000.00 (and growing) for our clients. We do our best to obtain successful results each and every day for our clients!!

Michelin N.A. Tire Recall

Michelin recalled around 841,000 BFGoodrich and Uniroyal tires because the tread can separate, causing rapid air loss. The tires made as replacement tires for commercial light trucks and full sized heavy duty vans from April 2010 until early this year, according to the company.

The tires being recalled were BFGoodrich LT235/85, LT245/75, and Uniroyal Laredo tires LT 235/85 and LT245/75. If you have questions the company said to call 1-800-637-5527.

Thanks

RBR thanks all those clients who have recommended our services to their friends and families. For years our records have shown that at least 80% of our new clients come from referrals from past clients.

We certainly appreciate the recommendations our former and present clients are making to others to use the firm for their legal needs.

Thanks!

BAD BOY BUGGY

For those of us who hunt have most likely heard of the Bad Boy Buggy, an electric 4x4 off road vehicle. What most of us have not heard, is that it is reported that the vehicle has serious design flaws. It is reported that the carts have electrical flaws causing it to surge and accelerate in a turn. It is also reported that it has been subject to numerous recalls.

The vehicle has a high center of gravity, making it prone to roll over. It is reported that it has an unusual steering system and a very poor braking system. Over steering is reported as a problem. Recalls have been issued regarding steering defects and a propensity to suddenly accelerate. Do your research before you buy.

DRYER VENT BLOCKAGE CAN CAUSE A FIRE

An estimated 2,900 clothes-dryer fires in residential buildings are reported to U.S. fire departments each year and cause an estimated \$35 million in property losses according to a new report by the U.S. Fire Administration.

The report noted that lint, a highly combustible material, can accumulate both in the dryer and in the dryer vent. Accumulated lint leads to reduced airflow and poses a fire hazard. Reduced airflow can also occur when foam-backed rugs or athletic shoes are placed in dryers.

Another hazard can occur if small birds or other animals nest in dryer exhaust vents. A partially blocked vent will not exhaust properly, and may result in severe overheating leading to a fire.

Although it can be an inconvenience, it is important to inspect your dryer vents on a regular basis, and then clean them out when necessary. Local hardware stores sell the brushes needed to do the job. Better to expend a little elbow grease and get the job done versus facing the consequences of a house fire.

DRYER RECALLS

More than 20,000 gas dryers manufactured by LG Electronics and Sears' brand Kenmore Elite have been recalled because they could catch on fire due to a faulty gas valve. The valve may not shut off causing the dryer to continue to heat after the cycle is complete, posing a fire risk. There have been 141 complaints, ranging from burned clothes to minor burns to hands or arms.

If you own one of these dryers stop using it until it is repaired. Contact the manufacturer for repair or further information.