



## The Newsletter is back – and so am I

It has been almost two years since my last newsletter and you might be wondering what happened. Well, I have been sick and I had to have a liver transplant which happened in July of 2007. I received the liver of an 18 year old – so my liver is probably younger than yours now!

It has taken me a while to recover from my operation and its aftermath. But I am now feeling great and I am back practicing law same as before – I am still helping people hurt in accidents (auto, truck, dogbite, etc) deal with insurance companies – helping them to get a fair settlement for their injuries.

It feels great to be back at work and dealing with people I can help. As always, if you or your family or friends need any help, you know you can call me – or just to answer a question. I now have a website, [www.wayneobryanlaw.com](http://www.wayneobryanlaw.com), which contains lots of information about help that's available. Visit it and let me know what you think.

My family is doing great and my grandchildren celebrate their birthdays this month. Rose is six and in kindergarten and enjoying art, science and ballet. Charles is four and is in pre-school. He is all boy and he is either a cowboy or a Viking this month (I cannot recall).

Margaret and I have just returned from a cruise to the Panama Canal which we enjoyed immensely. I am now ready to get down to some serious work.

Please call or stop by to see me when you are in the area.

### Inside This Issue...

**Are Your Generic Medications Really Safe?**  
....Page 1

**The Great Car Debate:  
Leasing vs. Buying....Page 2**

**Five Tips For Creating A  
Successful Home-Based  
Office....Page 2**

**Beat This Trivia Question  
And You Could Win Movie  
Tickets for Two....Page 3**

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## Are Generic Medications Right For You?

The next time you fill a prescription, you might want to ask your pharmacist about the generic equivalent. However, at the same time, you might also ask, "Are they as good as their brand name counterparts?"

In most cases, generic substitution gives you the same strength, dosage, and quality as the brand name product. However, in some instances the generic drugs contain different fillers, flavorings, or coatings. These may cause some patients to experience allergic reactions to the generic drug, but not to the brand name drug or vice versa.

(continued next page)



## Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

**erudite** \er' ye dite^\ (adjective)

**Meaning:** very knowledgeable through study; having or showing great knowledge gained from study and reading

**Sample Sentence:** John's **erudite** knowledge did not impress the small audience. As he spouted useless factoids, they quickly lost interest.

## Stop The Frizz!

Is your hair dry from perms or coloring? Don't despair. There's a cheap and effective alternative to high priced hot oil treatments.

Simply combine 1/4-cup mayonnaise and two tablespoons mashed avocado. Smooth the mixture through your hair. Cover it with a shower cap or hot towel and let it sit for 30 minutes. Shampoo as usual and voila!



Rose is 6 this month



Charles is 4 this month

When a company petitions the FDA for approval of a generic drug, they must show that the generic absorbs into the body at the same level as the brand name drug. This becomes very important to you as a consumer because the FDA rates generic drugs based on this absorption data. AA is almost identical to the brand name drug, AB has slight variations, and BB/BO/BP rated generics have significant differences. They should not be used interchangeably with their brand name equivalents.

The FDA has become much stricter on the approval of generic drugs since a 1980 scandal. This scandal tainted the generic drug industry in many people's eyes. Since 1990, the stricter regulations have helped ensure that generics are really as good as the brand names.

The next time you are at a pharmacy picking up your generic prescription, take an active role in your health. Ask the pharmacist about the FDA rating for your generic. If you have been given a B rated generic drug, don't panic. Just be sure you do not substitute the brand name drug for the B rated generic in the future. The differences could be significant enough to cause you a reaction if you are using the drug to maintain a specific therapeutic level. This also is true if you switch from a generic to a brand name. Your therapeutic level may need to be monitored by your doctor to ensure the absorption of the drug remains consistent during any type of switch.

Because generic drugs cost 40-60 percent less than their brand name equivalents. So, they can be used to significantly reduce your monthly medication bill. Unfortunately, the lower costs may soon be gone. Many large drug companies are purchasing the smaller generic producers in order to protect their profit margins. This will allow generics to stay on the market, but the savings will not be as significant. For many prescription drug users, this could spell financial disaster.

For more information on generic drug substitutions, you can visit [www.bcbsm.com](http://www.bcbsm.com), call your health insurance company, or speak to your pharmacist.

## Do You Have A Tough Legal Question You Want Answered?

I love hearing from all of my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to legal matters. If you have a question, tip, or idea, please feel free to call me at 1-800-372-4099. Perhaps I'll feature you in a future issue!

## The Great Car Debate: Lease Or Buy A New Car?

When you decide you want to get a new car, you face more decisions than just make and model. With new incentive programs, the lease vs. buy debate can get very confusing.

Both leasing and buying have their pros and cons. It is important to be prepared with all of the information in order to make the best decision for your family. Here are some basic "rules of thumb."

Buying a car is better than leasing if you have a significant amount of cash to invest up front. This reduces your payment and amount of interest paid while still allowing you to drive away in a nice new car. It's also suggested that you buy if you drive more than 15,000 miles per year.

Leasing is suggested for people who plan to replace their vehicle every three to four years. It is also a good alternative to keep costs down if you do not have a sizeable down payment but want a nicer car. It's important to know whether you plan to buy or trade-in the car at the end of the lease. Contracts can be structured differently depending upon your future plans. The web site [www.edmunds.com/advice/](http://www.edmunds.com/advice/) can help you explore the intricacies of leasing.

## Brain Teaser...

Listen closely for,  
in my mind,  
glows a bright idea;  
Hollow shell,  
transparent as well,  
but need one to see you;  
Undoubtedly easy,  
less acrostic be missed;  
Beckon my power with a  
flip or a twist.  
What am I?  
(answer at bottom of page)

## It All Tastes The Same...

Caught in the middle of a recipe and discover you're missing a specific spice? Try these acceptable substitutions.

- **Allspice:** Cinnamon and a dash of nutmeg or mace.
- **Chili Powder:** A dash of bottled hot pepper sauce plus a combination of oregano and cumin.
- **Cinnamon:** Nutmeg or allspice (use only 1/4 of the amount).
- **Cloves:** Allspice, cinnamon, or nutmeg.
- **Cumin:** Chili powder.
- **Ginger:** Allspice, cinnamon, mace, or nutmeg.
- **Mace:** Allspice, cinnamon, ginger, or nutmeg.
- **Nutmeg:** Cinnamon, ginger, or mace.

## Human Trivia Tidbits

- An estimated 24 million Americans afflicted with migraines miss more than 157 million days of work per year.
- The average adult American reads 275 words per minute.



# “Who Wants To Win Movie Tickets For Two?”

*Your chances to win are better than you think!*

How many doughnuts are in a “Baker’s Dozen?”

a) 12 b) 13 c) 15 d) 9 e) 11

*Call or email me with the correct answer and the winner will be chosen randomly!*

**Call 1-800-372-4099 or email: [wayne@wayneobryanlaw.com](mailto:wayne@wayneobryanlaw.com)**

**Entries must be received by April 22**

## Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who graciously referred me to your friends and neighbors last month! See, rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I just couldn't do it without you!

### Thanks for Thinking of Me!

Did you know if I can help you or any of your friends, family or acquaintances with a personal injury matter? Thanks for keeping me in mind with your referrals...and spreading the word!

### Protect Your Children From Harmful Toys

The American Speech-Language-Hearing Association reminds parents that the noise produced by some toys may be harmful to a child's ears. They urge toy buyers to make sure toys are not too loud before purchasing them.

Studies have shown that some toys, such as those with sirens or horns, can emit noises at a level up to 120 decibels. This level is equivalent to a jet airplane taking off. Toys that may pose a danger to a child's hearing include squeaky rubber toys, cap guns, walkie-talkies, musical instruments, and toys with cranks.

Remember, high decibel levels can result in permanent hearing loss for individuals at any age.

### Smarter Than You Think

A proud mother took her daughter to the doctor for her two year check-up. The doctor had the little girl perform coordination tests to see if she was walking properly. Then the doctor requested, “Annie, can you stand on one foot for me?” So, she promptly walked over and stood on the doctor's foot.

**THANK YOU** for reading my personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

**D. Wayne O'Bryan**

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### Brain Teaser Answer

A light bulb

Hidden  
Inside Secrets  
Big Insurance  
Companies  
Don't Want  
You to Know  
About Your  
Injury Case.

**READ  
BEFORE  
YOU CALL  
ANYONE**

• **5 Myths about  
lawyers**

• **How to get more  
money for your  
accident case**

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techniques needed to avoid being jerked  
around by the adjuster.**

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### **Words of Wisdom...**

So let us not be petty when our cause is so great. Let us not quarrel amongst ourselves when our Nation's future is at stake. Let us stand together with renewed confidence in our cause—united in our heritage of the past and our hopes for the future—and determined that this land we love shall lead all mankind into new frontiers of peace and abundance.

**John F. Kennedy - To Be  
Delivered November 22,  
1963**

### **Cell Phones Save Lives**

If you have an old cell you no longer use, why not give it to charity? It's tax deductible and

can save lives.

Since all cell phones have access to 911, victims of domestic violence can use them in an emergency. You can visit [wirelessfoundation.org](http://wirelessfoundation.org), [collectivegood.com](http://collectivegood.com), or [donateaphone.com](http://donateaphone.com) for information on specific charities and how to make your life-saving donation.

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The winners in life think constantly in terms of I can, I will, and I am. Losers, on the other hand, concentrate their waking thoughts on what they should have or would have done, or what they can't do.

Dennis Waitley

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