

Legal Lead Story: Courting With Disaster: Do You Know Your Judges?

There has been much talk about judges lately. No, I am not talking about Paula Abdul or any of the judges on "American Idol". Nor am I referring to Judge Joe Brown, Judge Judy or any of the other judges on the daytime TV shows. While those judges may be entertaining, I am talking about judges in courts across America who make everyday decisions that truly affect our lives. There are two main court systems in the United States, the federal courts and the state courts. For the purposes of our discussion, we will review the highest federal court, the United States Supreme Court, and the two highest North Carolina courts, the North Carolina Supreme Court and the North Carolina Court of Appeals.

The United States Supreme Court is located in Washington, D.C. and is composed of a Chief Justice and eight Associate Justices. The President of the United States appoints the Justices to life-long terms and this is especially important given the magnitude of matters they decide. In the 2004-2005 term, the Court decided many important cases including enhancing local government power to take private property for purposes of private development, prohibiting the posting of the Ten Commandments inside a state courthouse and allowing a lawsuit versus an Internet file-sharing company to proceed to trial. In the fall of 2000, the Supreme Court issued an opinion that upheld the results of the Presidential election between Al Gore and George Bush. Pop quiz: how many members of the current United States Supreme Court can you name?

The Court's complexion is changing as Associate Justice Sandra Day O'Connor has announced her retirement and rumors circulate as to the possible retirement of Chief Justice William Rehnquist. We the people have somewhat limited power to affect the appointment of Justices to the Supreme Court but a massive public outcry about the President's nomination of a Justice could bring some pressure to bear on the United States Senate who conducts confirmation hearings and ultimately decides whether to approve a Presidential nominee to the Court. Nonetheless, it is a good idea to keep abreast of the nomination process as it provides some insight into the political philosophy and values of the President and Senators. These are handy things to know if the President or the Senators run for re-election.

In North Carolina, however, we the people have far more control over the makeup of the appellate courts. The appellate courts in North Carolina are the North Carolina Court of Appeals and, the state's highest court, the North Carolina Supreme Court. The citizens of North Carolina elect each of the seven judges on the North Carolina Supreme Court and the fifteen judges on the North Carolina Court of Appeals. These judges are charged with the responsibility of interpreting the laws passed by the North Carolina legislature and signed by the Governor. These judges decide cases dealing with numerous issues such as workers' compensation, criminal law and procedure, child custody and support, employment issues, taxation, school funding and many more. Their decisions can have long-lasting impact throughout North Carolina. This means that voting for appellate judges should be taken just as seriously as voting for the President of the United States or the Governor of North Carolina.

Before you vote in the next judicial election, check the following website to learn about each candidate: http://www.ncjudges.org/citizens/education/about_jcra/. For more information on judicial candidates, check with community organizations, local lawyers and even your local newspaper. Determine the political, legal, social and other organizations in which the judicial candidates are or have been members. For the more astute observer, you can use the Internet to read about the rulings made and opinions written by some of the candidates. Due to a 2002 law, ballots for North Carolina appellate court races no longer list the political party identification of judicial candidates.

Do your research before you vote for appellate judges in North Carolina. They hold just as much, and arguably more, power over our day-to-day lives than the Governor or the legislature. Be informed and stay informed. Your rights could depend on it.



Are You Missing Some Money?

Most of us could use some extra money. We would go on a vacation, invest, pay bills or otherwise make use (hopefully, a wise use) of found money. Every state has a government agency that is responsible for keeping money and property that was never returned to its rightful owner. Common types of unclaimed property include: bank accounts, safe deposit box contents, stocks, uncashed checks and wages, insurance policies, trust funds and even utility deposits.

Wouldn't you love to discover that there is unclaimed money waiting for you? To see if there is money somewhere with your name on it, go to: <http://www.missingmoney.com/Main/Search.cfm>. For North Carolina residents, you can go directly to the following Web link: <https://www.treasurer.state.nc.us/dstmcmsweb/unclaimedproperty/search.aspx>.

Be sure to pass this information to your family and friends. Note that you do not have to pay any company or individual to search for unclaimed money or property. While it is generally legal for companies or individuals to charge a fee for performing a search and helping you acquire your money, you should do the work yourself unless you don't mind parting with a portion of your money or property. Happy hunting!

Z .. G..O..N T..R..G...D E..T...I.....A.. ...Getting Organized!

Here are a few tips to organize your life and make things a bit easier....

- **Make a "To Do" list that you keep with you throughout the day.** Grab those small note pads that you see at hotels and conventions. Keep them

in your car, by your bedside and at your desk so you can make notes as ideas and brainstorm occur throughout your busy day.

- **Organize your “To Do” list.** Create categories such as: phone calls, top priority, low priority, Internet, personal, business, places to go, review, etc. The key is to be able to quickly glance at the types of items on your list and set your priorities for the day.
- **View your day’s calendar early in the day or even the day before.** It will allow you to organize your priorities in tackling the day’s activities. This also will allow you to plan your meals and snacks so that you can avoid fast food. (see May 2005 Law and Life Newsletter “Eating Healthy on the Go”)
- **Organize your bills and important papers.** Few things are as frustrating as trying to dig through mounds of unorganized paper to find an electric bill from two months ago. For under \$30.00 you can get a two-drawer file cabinet and some hanging file folders with labels. After you take the time to label the folders, use them!
- **Keep all instructions and owner’s manuals for all appliances in a central location in your home.** A box, drawer or folder that you label “Instructions” does the trick.
- **For mailing bills and other items, use an accordion file folder system.** Buy an accordion file folder and number it 1 through 31. Place your bills and outgoing mail inside the folder under the number that corresponds to the day of the month you plan to mail them. Review your folder every day for any bills that are scheduled to be mailed.

A word about bank draft and online payment services: Some companies provide small discounts or incentives to customers who pay bills online or via automatic bank draft. These services are more convenient and cheaper than mailing your bill payments. However, companies sometimes make mistakes in the amount of your bill and, in the case of an automatic bank draft, the money may have already left your account by the time you receive your monthly statement. With some companies, reaching customer service to rectify a company mistake can be like trying to squeeze a camel through the eye of the proverbial needle.

The old-fashioned method of writing out your payments and mailing them does take a bit of time and uses stamps but it forces you to regularly review your statements. This regular review is good because it will help you catch errors, detect your spending trends, and allow you to monitor your budget.

In the end, the choice is yours. But be sure to review every statement you receive for accuracy. Your money is far too valuable to be lost due to someone else's mistake.



[Doing Good In Your 'Hood With the Help of Food Lion](#)

Food Lion has more than 1,200 grocery stores in 11 Southeast and Mid-Atlantic states. Each year the "Shop and Share" program results in thousands of dollars to local groups in need. If you have a Food Lion MVP card, each time you use your card a portion of your purchase will go toward the charity you select. But first you must register your MVP card with the program. You can even enroll your charity or organization in the "Shop and Share" program. To get involved, go to: <http://www.foodlion.com/IntheCommunity/ShopAndShare/default.asp>. Read the details of Food Lion's "Shop and Share" program and then click on "Register My MVP Cards" to start doing good in your 'hood.

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