

## Legal Lead Story: Self-Help Tips

1. **Read all important documents before you sign them.** Too many people hurriedly “review” and sign papers that are presented to them. The law empowers people to enter into contracts and, as such, is reluctant to entertain the “I didn’t know what I was signing” defense. If you have the opportunity, obtain a copy of the contract to review it at least one day prior to having to sign it. This is especially true in the case of cars, home warranties, electronics, appliances, and other major purchases. If you have questions about the contract, be sure to ask before signing. If the other party refuses to answer your questions or is hesitant to do so, perhaps this is a sign as to whether you should sign the contract.
2. **Review your monthly statements.** It is often easy to miss errant charges or overcharges on your bills. Identity theft or fraud is rampant in today’s society. Keep all of your receipts and use them to cross-reference the charges shown on your account. If you find any problems, contact the card issuer immediately. In the case of credit cards and charge cards, notify the card-issuing company as soon as you realize the loss or theft. By law, once you report the loss or theft, you have no further liability for unauthorized charges. In any event, your maximum liability under federal law is \$50. Credit card companies become skeptical of alleged mistakes on their part when they are brought to their attention several weeks or months after the charges appear on their statement.
3. **Pay your court costs and fines in full and on time.** This applies to people who have traffic tickets. Many times when people get pulled over for a routine traffic stop and find out their driver’s license has been suspended due to a failing to pay court costs and fines from an old ticket that was otherwise handled. Late payments can make things more expensive as you can face additional charges from the DMV and the court.
4. **Do your homework before buying a used vehicle.** Depending on the vehicle’s age, a service contract (also known as an extended warranty) can be a good idea. Compare any service contract offered by the dealer/seller to similar products offered by AAA, Certified Car Care, and others. NOTE: There is no automatic three-day right to cancel your purchase unless your sales contract says so. 99.9% of the time, once you sign the contract the deal is final so look before you leap. Visit [http://www.oneallawoffice.com/carlaw\\_primer---Webcontent.pdf](http://www.oneallawoffice.com/carlaw_primer---Webcontent.pdf) for more info on how to protect yourself when purchasing a used vehicle.

**5. Keep and organize your documents.** When you are hurt in an accident keep your receipts, bills, prescriptions, repair estimates, accident reports, exchange slips, disability notes, and other accident-related documents. If you have to provide an original document to someone, keep a copy for yourself. When you buy a vehicle or other consumer product, keep your receipt and all warranties, owner's manual, assembly instructions, etc. Keep all tax returns and attachments (schedules, W-2's, 1099's, etc.) for at least 7 years. Retaining these different documents is the first step but you must also organize them. Sorry, stuffing them into shoeboxes or plastic bags does not count as organization. Make your life easier and get manila envelopes, folders, a filing cabinet, or some other filing system so that you can easily locate documents when the need arises. The time we spend sorting through unorganized piles of stuff adds up and makes us less efficient and energetic. If you don't believe me, try digging through a stack of papers for an old utility bill or a bag of clothes for an old T-shirt. Trust me on this one and get or stay organized.

**6. Keep a personal calendar.** Whether you use a Blackberry or handwritten entries in a pocket calendar, it is important to keep a record of your upcoming appointments and events. It helps you organize your day, your week, your month, etc. Punctuality is important so be sure to review your calendar regularly as you move through your busy day. While it may be tempting and sometimes necessary to have other people schedule appointments for you and maintain your calendar, you should have access to your calendar at all times. If not, you really do not have a personal calendar. If you will be unable to keep an appointment, call to cancel or reschedule. No-shows without warning are frowned upon by persons who lose time and money. Time is valuable and one's ability to juggle yet maintain commitments is important. Looking back in your calendar can help you remember when certain events occurred. Lastly, after you devise a calendar system, be sure to use it until it becomes a habit. -OLO

### Healthful Hints: How Often Should I Eat?

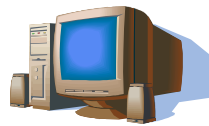
This question is often asked by people who are seeking to lose weight, gain weight, gain muscle, etc. Interestingly, regardless of your fitness goals there seems to be a consensus among nutrition experts that three meals per day---breakfast, lunch, and dinner---are not enough. In one of my favorite nutrition and fitness books, the author presents the analogy of a putting gas in a car on a cross-country trip when discussing the desired frequency of meals. The car is your body and the gas is your food. One method is to fill up your car and drive until you almost run out of gas and then fill up on whatever gas is nearby. This is how many people eat. They fill up at their first meal of the day and then scarf down whatever is nearby at their next meal of the day. A better way of gassing up your car is to

### Healthful Hints: How Often Should I Eat? (continued from p. 2)

stop at regular intervals during your trip (perhaps when your tank is about  $\frac{3}{4}$  empty) and fill up with the best quality fuel available. While there may not be a large difference between different brands of fuel, there is a wide variance amongst the quality of foods you can consume. Eating a candy bar is not the same quality “fuel” as having a fresh piece of fruit and some whole grain crackers. For people who do not make time to eat, they are really in trouble. They run on fumes almost all day and lack the proper quantity (and often quality) of gas to fuel their busy day.

Steady intake of nutritious fuel at regular intervals keeps your metabolism steady and elevated, your blood sugar stable, and your body operating at maximum efficiency. You should aim for 5-6 small meals per day consumed at approximate three-hour intervals. These meals are breakfast, mid-morning snack, lunch, mid-afternoon snack, dinner, and possibly a light evening snack. Breakfast is the key meal of the day because it represents the first gas in your tank for the day. Bad gas or no gas can set the tone for your entire day.

A “meal” consists of a mix of good carbohydrates, moderate protein and water...always water! Fat is okay but go for unsaturated fat. To meet your desired number of meals, keep healthy snacks close at hand. Nuts, fresh fruit, yogurt, whole grain crackers, and cheese are examples of good food you can easily take with you to work or on the road to ensure you are putting enough gas and the right gas in your tank. Fill up on good stuff and get more mileage out of your body!  
-O.L.O



### Check these websites:

[www.refdesk.com](http://www.refdesk.com) This online encyclopedia site has enough varied resources, news, and information to keep you entertained for many, many rainy days. Try it and see.

[www.imdb.com](http://www.imdb.com) For you movie buffs, the Internet Movie Database provides detailed information about thousands of movies. Plots, characters, discussion boards, related or similar movies, and many other tidbits are available. Also find movie and TV news as well as daily TV listings. If you cannot find a movie on this database, the movie probably does not exist!

[www.uncg.edu/ure/fallfest/](http://www.uncg.edu/ure/fallfest/) You had to know I was going to get in a plug for my college alma mater. FallFest is September 24<sup>th</sup> thru October 5<sup>th</sup> and there is truly something for everyone. Check the website and see for yourself. Everyone is invited. Hope to see you on campus!

**NOTE:** The information in this newsletter is not intended to be legal advice nor is it intended as a substitute for consultation with an attorney. Specific conditions always require consultation with the appropriate legal professionals.