

It's here! The second edition of the Law and Life Newsletter has arrived.

Did you know?

- The Greensboro Fire Department offers free smoke detectors with installation to Greensboro residents. For more information, call (336) 574-4088.
- North Carolina law now requires that motorists who have been involved in a collision move their vehicles from the travel lane to the shoulder or other location away from traffic if no injury or death occurred in the collision and if each vehicle can be driven safely.
- There is free money available to first-time homebuyers. The American Dream Development Initiative was designed to help first-time homebuyers get into homes with no or very little money down. For more information go to www.hud.gov/offices/cpd. The Initiative program lasts until the year 2007.

Internet Sources for Drug Information

www.helpingpatients.org: Free and reduced-cost prescription medications provided by drug manufacturers.

www.fda.gov/cder: The Food and Drug Administration's website offering consumer information sheets on all prescription and over-the-counter drugs approved since 1998.

www.worstpills.org: Public Citizen's Health Research Group offers advice about medication safety, effectiveness and interactions. Some content is free, other parts require a paid subscription.

www.crbestbuydrugs.org: Site launched by publisher of Consumer Reports magazine providing information on various medications.

www.webmd.com: A bountiful site for medical and health information, WebMd offers a Medicare-approved discount program locator.

WORDS TO THE WISE



Spend a little money before you spend even more money and more time: **ALWAYS** have a professional mechanic inspect a used vehicle before you purchase it. This is especially important if you are thinking about purchasing a used vehicle from a small, local dealer or a private seller. It may cost you a few bucks but having a mechanic's stamp of approval on a used vehicle makes you an informed consumer and can prevent frustration down the road. A vehicle is usually a person's second-most expensive investment [after her home] so, just like when buying a home, it makes common sense to have it inspected prior to purchase. It may even be a good idea to purchase a warranty for your used vehicle. A poor quality used vehicle will wind up being a money pit and source of constant frustration long after the purchase is made.



Keep the receipts for your eats: Retain receipts you obtain from restaurants, fast food included. It may sound neurotic or overkill but keeping your receipts is a good idea for several reasons. A receipt is evidence if you become ill from the food and/or beverage you consumed from the restaurant. A receipt also serves as proof of purchase in the event that you find a foreign object in your meal. My general rule is to keep all restaurant receipts for at least 24 hours after purchase is made. This 24-hour period is based on the assumption that if you have not gotten sick within 24 hours after consuming the food or drink, you will probably be OK. If nothing else, having the receipt can help you keep tracking of your spending---a key component of a budget. You do have a budget or some method for tracking spending... don't you?

Misfilled Prescriptions

Thousands of Americans take prescription medication and they rely upon their pharmacist to provide the correct medication in the correct dosage. Recent studies have shown that prescription errors occur far more frequently than the average American thinks. A 2003 study of medication error reports showed that computer entry errors by pharmacists was one of the leading causes of misfilled prescriptions. In a 1996 survey of 1,000 community pharmacists, *over half* reported making a dispensing error in the previous two months.

Pharmacists regularly work long hours and sometimes make mistakes in filling

prescriptions. Taking the wrong medication is obviously unhealthy and, in some cases, can cause serious injury or death. Be sure to check your prescription medication before you take it. Is the pill, capsule, or tablet the right color? Is it the right shape? Is the correct medication listed on the side of the bottle? Is some other information on the bottle incorrect, missing or otherwise suspicious?

If you, a family member or friend has been injured due to a misfilled prescription, call the O'Neal Law Office for a free consultation.



To Your Health and Fitness

It is now a little over one month since many of us made those New Year's resolutions about losing weight, eating better, exercising and related matters. Studies show it takes anywhere from 21-30 days to establish a new habit or routine. Your desire to change your body's appearance and improve your health is a good one and you should set a specific goal (ex: be able to run a 5K race within 12 months, reduce body fat by a certain percentage) which will serve as the proverbial finish line for your race. (NOTE: your fitness quest should not end once you meet your goal. Once you meet your goal, you must develop a maintenance plan to ensure you remain at your best possible "you".) Once you set the goal and devise the strategies and steps necessary to meet the goal, it is of critical importance to maintain the motivation and drive to stick to your goal.

Visualize your goal. Think ahead of what it will be like to be that new size or to be at that target level of fitness. Dream about the rewards and the feeling of pride knowing that you sacrificed to get the results you wanted many weeks and months ago when you first started.

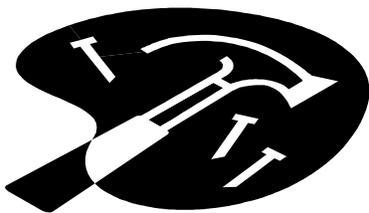
Write down your goal. Place your written goal somewhere that you will see it every day. It need not be in a public place but just make sure that you see it and are reminded of it. The more you look at it and the more you execute the steps necessary to meet your goal, the more focused you will become.

Break down your goal. Break your goal into steps. Your goal may be to lose 25 pounds by June 1 but you must plan steps to reach this goal. Set manageable steps such as 5 pounds per month and devise the strategies you will employ to achieve each step. The strategies in this example would include cutting fat, sugars and "empty calories" from your diet. More whole-grain bread, minimize or eliminate flour, drink far more water, switch to skim or low-fat milk are also parts of a strategy to revamp your food intake. Eating 4-5 times per day and exercising at least 3 times per week would also be steps to achieving your June 1st goal. Setting these manageable steps allows you to chart your progress and make any needed adjustments PLUS it provides you a psychological boost each time you achieve a step and see progress. If you have health concerns, your first step should be to consult with a physician or qualified fitness/nutrition expert to develop an effective strategy.

Don't become diverted from your goal. Too often we go to the gym, watch TV or see advertising and see someone with "the perfect body" and we second-guess our goals. After becoming frustrated that we don't have rock-hard abs or a size-4 waist, we then sink back to our unhealthy behavior and habits thereby giving up on our goals. Your body is unique and there are many reasons why you do not (and possibly, should not) look like the person beside you in the gym. Your goal should be to become the best "you" that you can be. Pass up the trip to Burger King or Taco Bell for a value menu lunch and don't skip your cardio-kickboxing workout for a night of club-hopping. Though you do not need to deprive yourself of all the fun things in life, you will need to make some sacrifices and positive lifestyle choices.

In the end, nothing worth having is acquired easily. If it was easy, everyone would be doing it. Clichés aside, become steadfast in your commitment and stay motivated. You can reach your fitness goals. You can do it!

Unlicensed Contractors: Terrors and Errors



Spring will soon be upon us and many of you will probably embark upon or think about home improvement projects. For those of you who are not do-it-yourselfers or who just don't have time, you will hire a contractor. Be sure you protect yourself before the first nail is driven or the first work is done. Here are some tips:

Ask if the contractor is licensed. Some areas of construction do not require licensing but having a license is a feather in the contractor's proverbial cap. Two websites that maintain state-by-state contractor licensing information are www.contractornet.com and www.nationalcontractor.com.

Ask if the contractor is bonded and/or insured. Being uninsured is a real problem because it means the contractor has no means of reimbursing you for any property damage he or she causes. A bonded contractor has posted a surety or bond that provides some possibility that you will recoup money from her in the event of damage

Read your homeowners' policy regarding insurance coverage for contractor-related damage. Most homeowners' policies exclude coverage for damage due to shoddy workmanship or other contractor misdeeds. This makes it all the more important to hire a contractor who is either bonded or insured.

Unlicensed contractors often do not complete building and construction projects to the applicable building codes which means that your project may not be approved upon completion. It may also mean that you have to pay to have the project "brought up to Code" if you decide to sell your home.

All unlicensed contractors do not perform shoddy work and all shoddy work is not performed by unlicensed contractors. Moreover, as discussed above, merely having a license does not guarantee quality work and/or an ability to compensate a homeowner whose property has been damaged. The key is to do your homework and ask the right questions before hiring a contractor to work on your home.

TIPS IN HIRING A CONTRACTOR

- Ask friends and neighbors for referrals of contractors who do quality work.
- Seek established contractors.



- Obtain estimates from at least three contractors.
- Get all estimates in writing.
- Contact your local Better Business Bureau to check out contractors from whom you obtain estimates.
- Insist on a written contract that outlines your entire agreement, including starting and completion dates.
- Make sure there are no blank spaces on anything you sign.
- Insist on a written warranty on all materials and work.
- Inspect all work performed by the contractor before signing a completion certificate.
- Withhold final payment until the entire project is finished and inspected.
- Report any misrepresentations, shoddy work, failure to honor contracts, unlicensed contractors or other problems to the appropriate licensing board.

If you have problems with work performed by a contractor, contact John O'Neal to discuss your legal options.

O'Neal Law Office---John O'Neal



Personal Injury • Negligence • Wrongful Death • Insurance Matters • Car Law • Consumer Law • Contract/Business Disputes • Civil Litigation • Traffic Tickets

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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 appropriate legal professionals.