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## O'Neal Law Office

Located in Greensboro but serving clients statewide with personal attention, professional results

Personal Injury/Wrongful Death ♦  
Defamation/Slander/Libel ♦ Contracts  
♦ Consumer Law  
♦ Car Law/Lemon Law/Auto  
Fraud/Vehicle Repairs ♦ Debt  
Collection Defense ♦ Civil Cases &  
Litigation ♦ Traffic Tickets (Greensboro,  
High Point, Winston-Salem)

Visit [www.oneallawoffice.com](http://www.oneallawoffice.com) for brochures, tips, and other resources at the Free Information Center

## Legal Lead Story: Why Won't a Lawyer Just Give Me Free Legal Advice or Representation?

You visit your local grocery store. You pick up the items on your list and make your way to the checkout counter. There you ask the cashier to "let you slide this time". Or envision calling an auto mechanic and seeking a free detailed explanation of the tools and tasks needed to change your own oil. Imagine a contractor building a small set of steps for your home and you asking him to waive the bill. Are any of these reasonable expectations? Probably not. It costs money to provide the goods, supplies, or services mentioned in my examples. Plus in most licensed professions and occupations it costs time and money obtain the degrees and licenses required to [legally] provide services. So why do so many people expect lawyers to routinely provide advice and services for free??

Every legal scenario is different and must be assessed on its facts. A lawyer will often need documents, witnesses, and other information before she can provide an opinion on your case. A thorough review of a legal scenario takes time which means to provide your consultation the lawyer must step away from working on cases for existing clients. In essence, you are replacing someone else's time.

For certain types of cases (ex: family law, employment law) lawyers routinely charge a consultation fee. But some attorneys will credit your consultation fee toward the cost of you hiring the attorney for representation. There are options for a free legal consultation or representation (ex: NCBA Lawyer Referral Service, NC Legal Aid, NCBA 4ALL day). Several general information pamphlets are available at <http://ncbar.org/public-pro-bono/publication> and many local public libraries. But beware of legal info on the Internet especially at answer boards, chat rooms, and online communities.

Sometimes it is best to pay some money up front to be well-advised and well-protected. The alternative is taking the time and energy to do it yourself and risk making a costly mistake. If the stakes are high and you stand to lose a lot do not be afraid to pay for someone's experience and expertise to help you. It could be some of the best money you ever spent. -OLO



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Consumer Law— Car Law--Civil Cases--Debt Collection Defense

## Healthful Hint: Bring in the Subs[titutes]!

In today's society of instant gratification the quickest choice is not always the best. Eating and cooking are vital parts of life and we all have choices to make. Fast food is plentiful and easy (and in many cases cheaper) to find than food that truly satisfy your body in a healthy manner. Next time you have to make a food or beverage choice here are a few suggestions for making good substitutions. Who knows....your substitutions may become your regulars!

**Beer**.....replace with **water**. No-brainer here. Your body is 70% water and swilling beer will not help you replenish the supply. Get a good BPA-free bottle and fill it several times per day. Aim for at least a gallon of water per day. Add lime or lemon or another splash for flavor. Lemon makes the water bitter but in a good way...better than beer.

**Ground beef**...replace with **boneless, skinless chicken breasts**. Chicken has less overall fat and, even more importantly, less saturated fat. Chicken is more satiating to the body and does not leave you with the heavy feeling you get when you polish off hamburger or beef. And chicken breasts are often found on sale at your local grocery store. Buy them in bulk when on sale and freeze them for later.

**White bread**....replace with **whole grain bread**. Look at that loaf of white bread. Nutritionally and texturally limp. Whole grain bread provides far more much-needed fiber which helps regulate the body and provide a healthy fullness in the belly. Whole grain costs more than white bread but it can be had on sale and isn't the long-term health benefit worth the cost? Choose breads that list "whole" grain as the first ingredient, such as whole wheat, white whole wheat or whole oats. If the label doesn't say "whole" first, it isn't a whole-grain product.

**Bagged popcorn and microwave popcorn**...replace with **air-popped popcorn**. Invest in a hot air popper and save money and calories in the process. Air-popped popcorn is high in dietary fiber and low in calories and fat. Once popped for additional flavor substitute spices or dried fruit for the usual suspects--cheese or butter. Make a mix adding soy nuts, almonds, or pumpkin seeds.

For many more healthy food and drink substitutions visit <http://eatthis.menshealth.com/home> or review the "Eat This, Not That" books in your local bookstore. Bon appetit! -OLO

## UNCG Spartan Spotlight Drive with Pride!

Apply for your UNCG License Plate today! We need your help to make it to the 300 mark. A portion of your application fee will support the Alumni Association and the Spartan Club. Now this is something every Spartan driver in North Carolina should support! Visit [www.uncglicenseplate.info](http://www.uncglicenseplate.info) for more information and to complete your application. Go Spartans!

## CHECK THESE WEBSITES



Focus on free stuff!

[www.freestufftimes.com](http://www.freestufftimes.com) Updated daily...

[www.totallyfreestuff.com](http://www.totallyfreestuff.com)

[www.freestuff.com](http://www.freestuff.com)

[www.ilovefreestuff.com](http://www.ilovefreestuff.com)

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## Help at Home: National Mortgage Settlement

Forty-nine state attorneys general and the federal government have reached agreement on a historic joint state-federal settlement with the country's five largest loan servicers: Ally/GMAC, Bank of America, Citi, JPMorgan Chase, and Wells Fargo. The settlement will provide as much as \$25 billion in relief to distressed borrowers and direct payments to states and the federal government.

The settlement provides assistance for homeowners needing loan modifications now (including first and second lien principal reduction), borrowers who are current, but underwater, and borrowers who lost their homes to foreclosure. Borrowers who lost their homes to foreclosure are not required to prove financial harm and will not have to release private claims against the servicers or the right to participate in the OCC review process.

**TIMELINE:** Over the next **30 to 60 days**, settlement negotiators will be selecting an administrator to handle the logistics of the settlement and monitor compliance. Over the next **six to nine months**, the settlement administrator, attorneys general and the mortgage servicers will work to identify homeowners eligible for the immediate cash payments, principal reductions and refinancing. Those eligible will receive letters. This settlement will be executed over the **next three years**.

To learn more about the Settlement Agreement, go to:  
<http://www.nationalmortgagesettlement.com/>

*The above excerpt is reprinted with permission from <http://jodigeorge.org>.*

*NOTE: Jodi George is not an employee, owner, or otherwise affiliated with the O'Neal Law Office. This article has been provided with her permission and the O'Neal Law Office directs all persons to contact Ms. George with all appropriate questions and requests for further information.*

## Tips for Dealing with Debt Collectors

When you are contacted by a company other than the original creditor be sure to get written confirmation that they have the right to collect on the debt.

If you reach a settlement agreement with a debt collector on the telephone be sure to get written confirmation of the settlement terms before you send any money. Make your payments via money order or bank check, if possible. Note the account number on each payment. On the final payment write "settlement in full".

If a debt collector threatens you, abuses you, calls you repeatedly or otherwise harasses you be sure to document the misdeeds. Make written notes of the date, time, persons involved, and what occurs. This documentation could mean headaches for the debt collector and money for you!

For more tips and other valuable legal information visit the O'Neal Law Office Free Information Center at [www.oneallawoffice.com](http://www.oneallawoffice.com).

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