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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 for brochures, tips, and other resources at the Free Information Center

EXTRA: See final page of Newsletter for your free checklist on selecting and buying a used vehicle

Legal Lead Story: Junk to Cash?

The holidays are here and your mailbox and email inbox are piling up. Ever since the run up to Black Friday there been a plethora of retail ads, coupons, promotions, and other solicitations for you to select and purchase the perfect gift. During this holiday season you may actually want to see these offers and mailings. But as you continue to plow through your incoming items you face another less welcome class of mail: junk mail. This includes but is not limited to e-mails for products and services plus faxes from travel agencies and office supply providers. Junk email clogs up your Inbox, junk faxes can waste valuable ink/toner and paper, and all junk mail wastes your time.

Under federal law "junk mail" is defined generally as unsolicited and unwanted correspondence with a commercial intent (i.e. selling a good or service) from a person or entity with which you have had no previous contact or established business relationship. The law requires you to give the offender at least one cease and desist notice before calling foul. Your notice must be sent to the contact address/email/number identified by the sender. (Later in this Law and Life Newsletter is an article with instructions on how to have your name or contact info removed from the mailing lists.)

The laws regulating junk mail are varied, sometimes a bit outdated, and even confusing so it is advisable to consult a lawyer before pursuing any legal action. If you or your business continues to receive excessive amounts of unwanted junk mail, junk faxes, and other correspondence after having given the legally required notice, save all the offending correspondence and contact the O'Neal Law Office to discuss your rights and options. You may have the right to pursue legal action and obtain money damages. -OLO



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www.oneallawoffice.com

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

Healthful Hint: Quick Hits for the Holidays

Have fun but be fair: The holidays feature food galore and tough choices for those who embrace fitness for life. Allow yourself to indulge but limit portion sizes and drink plenty of water along the way. Set a reasonable number of pounds you will gain during the holidays. Five pounds is a good number. Limit your holiday weigh-ins to no more than two per week.

Have a gym party: Every meeting need not be at a buffet table or cocktail line. Meet some of your friends at the gym or for a brisk run. Then celebrate with healthy carbs and protein. Hey, you could do this all year round....Maybe modify but definitely do not abandon exercise during the holidays.

Libations in moderation and with contemplation: Limit alcohol to save your waistline and overall health. And think before you drink: who will drive you home? Avoid self-service on this one...it could cost you dearly.
-OLO

UNCG Spartan Spotlight

Here are a few simple ways to support your alma mater:

Have your Harris Teeter VIC card linked to The Middle College at UNCG: To learn more about the Middle College visit <http://www.uncg.edu/hhs/uncg-middle-college.html>. The VIC Card code is 1098. The MC will receive a percentage of your eligible purchases.

Donate: To review your options visit <http://advancement.uncg.edu/giving/>.

Cheer: Support your Spartan student-athletes. For sports and game schedules and other info visit www.uncgspartans.com.

Volunteer for alumni activities: The Alumni Association website is at www.uncg.edu/ala.

Partake of the arts: Calendar of events for the newly formed School of Music, Theatre, and Dance is at <http://performingarts.uncg.edu/events/calendar>.

Thank you for your referrals and other support.



Best wishes for a happy and safe holiday season from Attorney John O'Neal of the O'Neal Law Office!



CHECK THESE WEBSITES

www.Zedge.net Free downloads of wallpapers and ringtones for your mobile phone

www.iheart.com/#/apps/ Free downloads of Heart Radio apps for your iPad or mobile phone. Many stations, many genres, many songs. Listen and enjoy.

www.howcast.com A massive collection of "how to" videos in a Youtube-like format.

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Unsolicited Mail, Telemarketing and Email: Where to Go to "Just Say No"

Tired of having your mailbox crammed with unsolicited mail, including preapproved credit card applications? Fed up with getting telemarketing calls just as you're sitting down to dinner? Fuming that your email inbox is chock-full of unsolicited advertising? The good news is that you can cut down on the number of unsolicited mailings, calls, and emails you receive by learning where to go to "just say no."

Consumer Reporting Companies. If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.

To opt out for five years: Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the major consumer reporting companies.

To opt out permanently: You may begin the permanent Opt-Out process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

To read the entire article at the FTC website, click:
<http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt063.shtm>

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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.

NEW LAWS IN NORTH CAROLINA

Effective December 1, 2011:

Strengthening of a person's right to use deadly force in case of self defense or defense of other persons at home, a motor vehicle, or in the workplace

Creation of the right to file a civil lawsuit and recover damages and attorneys' fees against a person who holds himself out as a paralegal or attorney or otherwise engages in the unauthorized practice of law

More penalties and scrutiny for persons charged with DWI

Effective January 1, 2012:

Additional protections for men who are determined not to be fathers of children

Changes to graduated drivers' provisional license rules including possible immediate revocation of license due to charge of certain offenses

Prohibition of simultaneously running for two elected offices unless one office involves filling the vacancy of an unexpired term

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Checklist for Buying a Used Vehicle

- Review Consumer Reports Buying Guide, Car and Driver magazine, Consumer Guide Automotive magazine, Motor Trend magazine, or another similarly reputable source in learning about your vehicle.
- Avoid Internet-only sales or other transactions where you do not see the vehicle in person prior to purchase.
- Obtain the VIN on the vehicle. If you can visit the lot and view the vehicle write down the VIN from the VIN plate that is engraved on the vehicle. If not obtain the VIN from the seller.
- Purchase a full Autocheck vehicle history report or Carfax report for the vehicle.
- Research websites such as www.edmunds.com, www.nada.com, www.kbb.com in negotiating the vehicle price.
- Investigate vehicle financing through your bank or financial institution and weigh this versus any seller-offered financing.



- Ask the seller for all vehicle service and maintenance records.
- If buying from an individual, demand to see the *original* vehicle title prior to purchase.
- Hire a mechanic or vehicle inspector to check the vehicle. Have the inspector provide you with a written inspection report and use it in your negotiations with the seller.
- Get all promises of repairs, warranties, and vehicle service in writing.
- Have the seller state in writing if the vehicle has ever been salvaged, flood damaged, reconstructed, or damaged in a collision. If any of these apply try to get the seller to provide in writing the date of said incident(s)/damage and the cost incurred to repair the vehicle for each.
- If you are dealing with a vehicle dealer, ask for *at least* a 30-day warranty. Get a written warranty signed by the seller specifically identifying all vehicle systems that are covered.
- If you buy a vehicle "as is", strongly consider getting an extended warranty.
- Once you have struck a deal be sure to have a written sales contract signed by you and the seller that lists the following: full names and addresses of you and the seller(s); vehicle year, make, model, color, and VIN number; date of purchase; odometer reading; purchase price, down payment made, all taxes and fees paid (and by whom), amount of finance charges, interest rate, deferred payment amounts and time and schedule for such payments plus to whom they will be made, and all other financing terms.