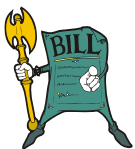




How To Minimize Legal Costs in 2002

Not that we don't appreciate the business, but many legal problems that come to us can be avoided or substantially reduced by following these simple rules:

- **Speak to an Attorney Early**, before minor problems escalate into major legal battles.
- **Be Reasonable and Use Your Common Sense**. Just because something does not go your way does not mean you have been wronged. Pursuing litigation is always costly and the outcome is always in doubt no matter how strongly you feel about your case and no matter how good your lawyer is.
- **Get Things in Writing**. Most agreements do not have to be in writing but it is always wise to get a written agreement. Otherwise, disputes are often just "he said, she said." Written agreements are especially helpful when dealing with friends and relatives.
- **Know Your Rights if Confronted by a Law Officer**. Recently a friend was driving home after an event where she had 2 glasses of wine over a 6 hour period. She was stopped for a burned out tail light and when the officer asked if she had been drinking, she honestly responded, "yes." He asked her to take field sobriety tests at 2 a.m. along the side of the road on a cold winter night. He said she failed and arrested her. She agreed to have a Breathalyzer test and blew a 0.0. That's right, nothing. The point is that she never should have told the officer she had anything to drink. By admitting to drinking, the officer's observations and conclusions were colored and biased. If she was truly impaired, the officer would have been able to detect that without a voluntary admission by the driver. It is your constitutional right (5th Amendment) not to be a witness against yourself.
- **Think and Plan for the Inevitable**. Put together or revise your estate plan so your loved ones will be better prepared to handle your funeral and estate matters when the time comes. Get a will, a living will and a durable power of attorney for health and financial affairs.



Don't Be Bullied By Debt Collectors



An unsecured creditor (one who has no collateral to seize) can legally take only the following three actions against you when you get behind on a debt:

1. Stop doing business with you.
2. Report a default to a credit bureau.
3. Sue on the past due debt.

Threats to do anything else on an unsecured debt are deceptive, and violate Federal and New Hampshire laws.

WINTER 2002

DID YOU KNOW? ...



In 1938, President Franklin D. Roosevelt signed into law the first minimum wage in the United States. The new law, considered controversial at the time, established a 25 cent per hour minimum wage and a maximum 44 hour work week for minors.

The Eisenhower Interstate System requires that one mile in every five must be straight in the United States. These straight sections are usable as airstrips in times of war or other emergencies.

Congress prohibited dueling in the District of Columbia on February 20, 1839.



Dueling is legal in Paraguay as long as both parties are registered blood donors.

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DID YOU KNOW? ...



Mailing an entire building has been illegal in the United States since 1916 when a man mailed a 40,000-ton brick house across Utah to avoid high freight rates.



In Clarendon, Texas, there is reportedly a law on the books that lawyers must accept eggs, chickens, or other produce, as well as money, as payment of legal fees.



In Saudi Arabia, a woman reportedly may divorce her husband if he does not keep her supplied with coffee.



I wish I had thought of that . . .



A woman was driving down the highway about 75 miles an hour, when she noticed a motorcycle policeman following her. Instead of slowing down, she picked up speed. When she looked back again, there were two motorcycles following her. She shot up to 90 miles an hour. The next time she looked around, there were three cops following her. Suddenly, she spotted a gas station looming ahead. She screeched to a stop and ran into the ladies' room. Ten minutes later, she innocently walked out. The three cops were standing their waiting for her. Without batting an eye, she said cooly, "I'll bet none of you thought I would make it."

English as a second language



"Your Honor, I want to bring to your attention how unfair it is for my client to be accused of theft. He arrived in New York City a week ago and barely knows his way around. What's more, he only speaks a few words of English." The Judge looked at the defendant and asked, "How much English can you speak?" The defendant looked up and said, "Give me your wallet!"

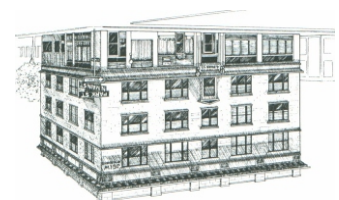
We Could Not Make This Stuff Up . . .

Dwarf Sues to Overturn Dwarf-Tossing Ban

It seems that in 1989 an enlightened Florida banned "dwarf tossing" amid intense lobbying from the Little People of America, which said the contests were demeaning and encouraged people to treat dwarfs as objects. Bars that allow the contests can be stripped of their liquor licenses. Sounds fair enough, but hard to believe they had to pass a law. However, a radio broadcaster known as "Dave the Dwarf" has sued to overturn the ban on "dwarf tossing," saying he should be allowed to decide for himself whether to participate in the barroom contests. For those that are not familiar, "dwarf tossing" is a contest in which dwarfs don harnesses and allow bar patrons to hurl them through the air onto mattresses. David Flood, a dwarf who is 38 inches tall, filed suit in U.S. District Court in Tampa, challenging the ban as unconstitutional. He said it illegally singles out people with dwarfism. "As soon as you have a physical handicap . . . all of the sudden they treat you like you don't have a mind of your own," Flood told the Tampa Tribune. "Just because I'm 3-foot-2 doesn't mean I can't make decisions."

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