

YOU & the LAW



DUNAHOE LAW FIRM, LLC

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“YOUR PERSONAL ATTORNEYS”

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When do you need a lawyer?

A recent American Bar Association study found that almost half of Americans over the age of 18 had used a lawyer in the past five years. Some of the more common reasons for seeing a lawyer were real estate transactions, wills, lawsuits, and divorce or separation.

Not every legal matter requires an attorney, but it's important to know which ones are best handled by a lawyer.



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You should talk to an attorney if:

- › you are served with legal papers saying you have been sued.
- › you are arrested or charged with a crime.
- › you are involved in a serious wreck causing personal injury or property damage.
- › you and your spouse are divorcing or you are adopting a child.
- › a family member dies and you need to settle the estate or probate a will.
- › you need to file for bankruptcy or your house or car is about to be seized or foreclosed for non-payment of a mortgage or loan.

Seek help quickly.

To get the best results, don't delay seeking legal help. Speak with an attorney as soon as possible. Waiting to hire an attorney won't necessarily save you money, and it may make it more difficult for your lawyer to get the best result for you.

When choosing a lawyer, ask about the lawyer's experience and areas of practice. Learn whether the lawyer handles legal cases such as yours.

Ask if the lawyer will handle your case directly or if other attorneys will also work on it.

Attorney fees may vary.

Ask your lawyer about fees and costs. Depending on the type of case, your lawyer may charge by the hour,

a flat fee or a contingency fee. In a contingency-fee arrangement, the lawyer only gets paid if you win. Then the attorney receives an agreed-upon percentage of any monetary award you receive.

A contingency fee is most often used in cases where someone is injured or property is damaged due to the fault of another person. Under this type of fee agreement, if the judge or jury does not award you any compensation for your

claim, your attorney does not receive the fee.

The way that payment for court costs, filing fees and other out-of-pocket expenses for which you are responsible is handled may also vary.

If the attorney will bill you by the hour, ask for an estimate of the total cost. In that situation, you are entitled to a statement listing specific services for which the attorney billed you and the amount of time spent on your case.

Ask questions.

You are hiring a lawyer to work for you on an important matter. Don't hesitate to ask questions to be sure you are comfortable with the attorney you choose.



How to be a smart online shopper

Online shopping is convenient and offers a wide range of choices, as well as the ability to compare prices and products from a variety of manufacturers and retailers. But too many choices can be overwhelming, making it more difficult to decide.

The ease and speed of making a purchase with the click of a button can also lead to overspending.

Know what you want.

Before you begin shopping online, have a clear idea of what you want and how much you want to spend. Do you want the latest model? Do you prefer a particular brand? Are you looking for the best buy in your price range?

Knowing the answers to these questions allows you to concentrate only on those products that meet your criteria.

Research the product.

A good place to learn more about a product's features is the manufacturer's website. This is true even if you plan to purchase from another online retailer.

You should also look for websites that offer independent product reviews and are not associated with a particular manufacturer or retailer. Check the internet for news articles that report warranty issues, product recalls or other problems with the product, the manufacturer or the seller.

Research the seller.

Does the seller's website have contact information if you have a question or a problem? Is customer support available?

Some websites offer a live chat feature that allows you to communicate with a company representative online. This can provide useful information, but keep in mind that



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the person answering your questions works for the company and wants to create a favorable impression.

Customer reviews on a seller's website also can provide useful information. These may include comments on customer service and customer satisfaction. But realize that business owners sometimes get employees, friends, family members or professional writers to generate positive comments and that competitors may post negative reviews.

Comparison shop.

Look for websites that allow you to compare products sold by different retailers, as well as different brands of the same product. Side-by-side comparisons provide a list of the features of each brand and the prices of each product. This is a quick way to eliminate items not meeting your criteria.

Selling price is not the only factor to consider when determining the best value. Charges for shipping, handling and taxes are part of the total cost.

Read the seller's return policies. Will you pay for return shipping or

be charged a restocking fee if you return the product?

Examine the details of any sales discounts advertised on the website. Sometimes a discount rate only applies to certain items, or the featured sales price may only apply if you purchase multiple quantities of the same item.

When you are ready to purchase, using a credit card can give added protection. If you are dissatisfied with the product, the federal Fair Billing Credit Act allows you to dispute charges under certain circumstances. Your credit card company will investigate and may suspend payment of the charge until the issue is resolved.

Never pay by cash or wire funds to online sellers. Finally, keep copies of your online transactions until you determine they are satisfactory.

Most online retailers are legitimate, responsible businesses. Doing your research before you buy increases the likelihood that you'll be satisfied with the product and your online shopping experience.

Spotting a charity scam

Americans are generous and our giving is increasing. According to Giving USA (<http://givingusa.org>), Americans gave \$373.25 billion to charitable causes in 2015, our most generous year ever. Individuals gave 71 percent of that total, with the remainder coming from charitable foundations, corporations and bequests from estates.

Many good causes need your donations, but among those asking for your charitable contributions are individuals and organizations that take your money and do little or nothing to aid those you are trying to help.

Here are some tips from the Federal Trade Commission to help you avoid charitable scams:

- Donate to charities you know and trust and that have a proven record of accomplishments.
- Be wary of charities that seem to have sprung up overnight in



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response to current events or natural disasters.

- Never click on links or open an email attachment unless you know who sent it.
- Don't assume that charity messages posted on social media sites are legitimate.

- Do not give your credit or debit card number, your bank account number or any personal information until you thoroughly research the charity.
- Never wire money to anyone claiming to be a charity and never send cash donations.
- Before you give, do some research about the person or organization. Even among well-known charities, some perform better than others in using your contribution for the purpose you intended.

You can learn more about specific nonprofit charities and organizations at these sites: Better Business Bureau's Wise Giving Alliance (<http://www.give.org>), Charity Watch (<https://www.charitywatch.org/home>), Charity Navigator (<http://www.charitynavigator.org>) and GuideStar (<http://www.guidestar.org/Home.aspx/>).

Your rights when buying prescription eyeglasses

A visit to your doctor for an eye exam may end with a new or updated prescription for eyeglasses or contact lenses to correct your vision.

The Federal Trade Commission Eyeglass Rule gives you the right to a copy of the prescription at no cost to you. You can take your prescription to any place where prescription eyeglasses and contact lenses are sold, including on the internet.

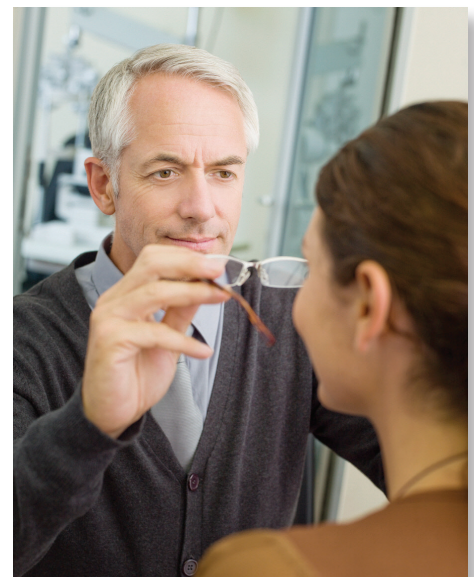
You are not obligated to buy your eyeglasses or contact lenses from the doctor who performed your eye exam. Shopping around may enable you to purchase your prescription eyewear at a lower cost.

Your prescription should include:

- ♦ your name;
- ♦ the date of your eye exam;
- ♦ when the doctor issued your prescription and when it expires; and
- ♦ the name, postal address, phone number and fax number of the eye-care prescriber.

Contact lens prescriptions should also include:

- ♦ the power, material and/or manufacturer of the prescribed lens;
- ♦ the base curve or appropriate designation of the lens, and
- ♦ the diameter of the lens, when appropriate.



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Protecting your online passwords

Online passwords are an important part of keeping your personal information safe. Even if you've never had your password exposed in a security breach, it's still a good idea to periodically review your passwords to ensure that you are practicing good online safety.

Always choose a password that is hard to guess. Use random letters, numbers and symbols. If you use capitalized letters, place them in the middle of the password. You may want to begin with a phrase or a line from a verse or song and omit or replace certain words or characters in it.

It's best to avoid using common words or phrases or any information about yourself in your password. This includes readily available personal information like

your middle name, child's name or your birthdate.

Newer security precautions suggest that a longer phrase or a combination of words that has meaning only to you is safer than a shorter password.

Never share your password with anyone. If you write down your password, keep it in a safe place.

Change your password immediately if a website you visit experienced a security breach. If your account is breached, be sure to change passwords on all other accounts that use the same password.

If you bank online, change your password every 60 to 90 days and log off as soon as you have completed your online banking session.

Also, never allow the computer to save your online banking password.

If you are on the internet at a public or shared computer, be sure to log out of all the websites you visit, including any email providers.

For even more protection, use two-step authentication. This requires you to enter your password and additional information, usually a code texted to your mobile phone when you attempt to log in.



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