

# The Texas Legal Alert

Accidents-Wills-Trusts-Real Estate-Probate

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This newsletter is published by the law offices of Andrew Traub. It is for informational purposes only and no legal advice is intended. Each case is different and you are invited to discuss your legal questions with Mr. Traub at no initial cost.



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## Advantages of Estate Planning

- You are able to provide for the disposition of all your assets— oftentimes, people do not clearly understand the consequences of dying without a will and without further estate planning;
- You can avoid the passing of assets to persons you do not wish to benefit;
- You may designate a guardian for a minor or disabled adult child
- Provide for management of assets on behalf of a minor or disabled heir including whether to place the assets in trust and the terms of the trust;
- You may provide for management of assets on behalf of an heir who lacks financial responsibility or who has creditor risks— many potential problems can be avoided by placing all or part of the assets in trust for these beneficiaries instead of giving them the assets outright;
- You may reduce the likelihood of a will contest;
- You are in charge of appointing capable representatives of the estate (executors and trustees);
- You can provide for charitable gifts; and
- You are able to coordinate the will or trust with beneficiary designations for life insurance, retirement benefits, etc.

The estate planning process should begin with articulating what you want to happen to your assets during lifetime and at death and then contacting an attorney to explore the different ways in which to accomplish those goals.



## Austin Events for August 2007

### Austin Summerfest 2007:

August 3 through August 4, 2007

**Wyndham Garden Hotel and Conference Center** (Interstate 35 and Woodward Street, 3401 South I-35, Austin, TX)

Convention, presentations, and meetings, including civic, technical, and crafts events, and discussions, prizes, exams, and swapfests for amateur-radio operators, aspirants, dealers, and their families.

Friday August 3 (registration 5-6, indoor swapfest 6 to 9 p.m.) and Saturday August 4, 2006 (8:00 a.m.-5:00 p.m.) \$8.00 per person for advance registration, or \$10.00 per person at the door.

Door prize drawings on Saturday until 1:00. Final prizes at 2:00 p.m. on Saturday.

Meetings and accommodations are at the Wyndham Garden Hotel and Conference Center with Austin Summerfest discount rates for early registration for rooms. Room rents for \$80 and suites rent for \$119.

For complete details, visit [www.woodwardaustin.com](http://www.woodwardaustin.com).

### Austin's Park and Pizza

16231 N. I-35, Pflugerville, TX 78660

512-670-9600

<http://www.austinspark.com>

Enjoy 22 acres of fun-filled attractions, special event areas, game pavilion, go-carts, bumper boats, mini-golf, rock-climbing wall, kiddie rides, laser tag and batting cages.



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## **Retire Now!**

**By Joe Casselman**

Do you follow the conventional view of retirement? For example, you get a job, advance in your career, earn money, save and invest diligently so that one day you no longer have to work. Then in the “golden years” you finally do all the things you have always wanted to do.

Most people will say “absolutely, the sooner the better!” Financially, this could be why so many focus on earning high rates of return on their money, so they can get there sooner.

Now I definitely love to make great returns on my money, however, I no longer have the patience to wait for retirement. What I really want is economic independence, and I have found that it is possible to feel retired and be independent today. I take my unique abilities (the things that no one else can do the exact same way I can) and focus on producing the most amount of value for others. The result is that the more value I provide the more money that follows. Think about how successful businesses sell products and services. You trade your dollars for a service that is more valuable to you than the actual currency. This is how the economy works as a whole. Exchange creates wealth!

I view investment vehicles only as tools (for exchange) in expanding the production of my unique abilities. I do not hold all my money in investments for the “long term” hoping for a retirement someday. There are too many forces working against your money when it simply sits there to accumulate for some future date. Inflation, taxes, market volatility, etc. can greatly reduce your wealth over time. Also, consider the loss of enjoyment today.

Now I am not saying that you should liquidate all your investments and sit on the beach for the rest of your life. I am suggesting that when you find what value you can provide to the world, capitalize on it. Figure out how to make the most amount of money doing what you love every day.

For more information, contact Joe Casselman at (512) 343-7947.

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### **To Prevent Identity Theft You May Be Able to Freeze Your Credit Files**

Whether you can arrange it so no one can view your credit reports depends on what state you live in.

Consumer advocates in the US have long pushed for laws to allow individuals to freeze their credit files with the big three reporting agencies (Equifax Inc., Experian Group Ltd., and TransUnion LLC). Now many states are making that possible.

When a credit report is frozen, any new creditor that checks before doing business with you can view your files only if you first approve. At least six states have approved credit freezes, and 25 others have passed right-to-freeze laws including Texas. For a list, visit [prig.org/consumer](http://prig.org/consumer).

Freezes can't prevent all identity theft, but with a freeze in place, its much more difficult for thieves to open an account in your name. According to The Wall Street Journal, to freeze your credit files, Visit:

- Equifax.com Click “customer Service” then “How do I place a Security Freeze...”
- Go to Experian [www.experian.com/consumer/security-freeze.html](http://www.experian.com/consumer/security-freeze.html)
- TransUnion.com, click “personal,” then “Fraud and Identity Theft,” then “Preventing.”

The freeze must be in place at all three credit reporting agencies.

Some say the problem with freezes is a lack of instant credit access. An almost immediate “thaw,” however, solves the problem. Experian lets you do it on the Web. Equifax and TransUnion require a call. While the official policy says it may take 72 hours to unfreeze, it happens within minutes.

You could call from your car dealer and request unfreezing, that is, if you have your PIN with you. If you are buying a car or applying for a mortgage, its best to call first and unfreeze.

**Note:** A freeze won't prevent a crook from using a stolen credit card number for purchases or cash advances.

#### ***Thank You! Thank You! Thank You!***

Special thanks go out to all of our clients and friends who graciously referred our law firm to their friends and neighbors last month! Our practice is built based on positive comments and referrals from people just like you. We just couldn't do it without you: Patricia Calhoun, Bradley Stein, Ted Esquibel, Joel Cohen, Cory Gulotta, Dominic Audino, Shea O'Harrow, Mario Ortez, and Tony Nguven.

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**Need a new will? Need to update an existing will? Call me at (512) 343-2572.**

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## Jury Duty Scam!

This has been verified by the FBI (and their link is included below). Everyone you know should be aware of this fast-growing scam.

Most of us take summons for jury duty seriously, but enough people skip out on their civic duty, that a new and ominous kind of scam



has surfaced. The caller claims to be a jury coordinator with a warrant for your arrest. If you protest that you never received a summons for jury duty, the scammer asks you for your Social Security number and date of birth so he or she can verify the information and cancel the arrest warrant. Give out any of this information and bingo; your identity just got stolen. The scam has been reported so far in 11 states.

**Check out this link for more information:**

[http://www.fbi.gov/page2/june06/jury\\_scams060206.htm](http://www.fbi.gov/page2/june06/jury_scams060206.htm)

## Whiplash

### *The tragic result of collisions*

The spinal cord and nerve roots in the neck can get stretched and irritated. While the car may be only slightly damaged, the occupants can suffer considerable soft tissue injury.



The resulting instability of the spine and soft tissues can contribute to headaches, dizziness, blurred vision, pain in the shoulders, arms and hands, reduced ability to turn and bend, and low back problems. As the body attempts to adapt, symptoms may not appear until weeks or even months later.

The chiropractic approach to these types of injuries is to use specific chiropractic adjustments to help normalize spinal function. After a thorough case history and examination, the doctor will recommend a series of visits to help restore proper motion and position of spinal bones. If caught early enough, inflammation can be reduced and scar tissue can often be minimized.

\*Worn too long, a cervical collar can further weaken supportive muscles and actually lengthen recovery time!

*Thanks For The Kind Words...*

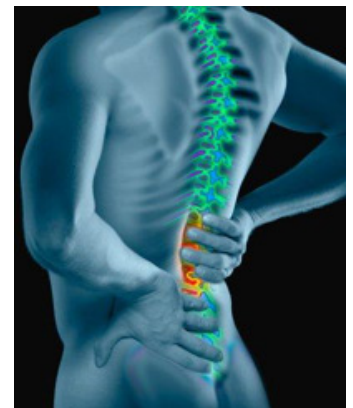
**“Andrew is both knowledgeable and professional.”**

-Brandon S. Cox

## Occupants often suffer more than the car.

Whiplash is most commonly received from riding in a car that is struck from behind or that collides with another object. When the head is suddenly jerked back and forth beyond its normal limits, the muscles and ligaments supporting the head and spine can be stretched or torn. The soft, pulpy discs between spinal bones can bulge, tear, or rupture. Vertebrae can be forced out of their normal position, reducing range of motion.

Chiropractors are experts in the care of the bones, nerves, muscles and connective tissues that make up about 60% of your body. All of the joints in your body are part of this musculo-skeletal system and its optimal function is necessary for overall good health. Ask your Doctor of chiropractic for more information about care programs that may include specific spinal adjustments, exercise recommendations, nutritional advice or other conservative methods of care based on your health history, age, current condition and lifestyle.



**Selling your house? You may qualify for free legal assistance. Call me at (512) 343-2572.**



### The Local Real Estate Market

Thinking about selling your house on your own? You can do it without a realtor and we can help for a nominal fee. Our office will write up the contract for you, including special language to protect you from lawsuits.

### How to Get Your Name in the Paper and Your Picture on the Internet

*Simple:* Just host an underage drinking party in your house this Graduation season.



That's what happened to two Henrico, Virginia parents last month. According to news reports, there was a huge underage party going on at the house while the parents slept.

*Hosting an underage drinking party is stupid. Period.*

### Reminder About Our Firm's Communication Policy

Our promise to you is that while we are working on your case we don't take inbound phone calls, faxes or emails. Andrew Traub takes no inbound unscheduled phone calls whatsoever. It makes him much more productive and helps get your case resolved faster. You can always call Andrew's Assistant, Tamar Bork (512) 343-2572 and schedule an in person or phone appointment, usually within 24-48 hours. This is a lot better than the endless game of "phone tag" played by most businesses today. Remember too, that email is "quick" but is checked no more than twice a day. Replies are then scheduled into the calendar. So if it's really important, don't email- call Tamar instead.

If you or a friend is need of legal assistance, please have them call me at (512) 343-2572.

Do you enjoy reading our newsletter?  
Call, fax or email us with your comments

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I am interested in information about:

- Car accident claims
- Selling my house
- Buying a house
- Protecting my assets
- Creating a will
- Probating an estate
- Free consultation
- How to Buy Car Insurance

«Fullname»  
«comname»  
«Address»  
«city», «state» «zip»

**Contact:** \_\_\_\_\_  
**Company:** \_\_\_\_\_  
**Address** (if different from addressee): \_\_\_\_\_  
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**City/State/Zip:** \_\_\_\_\_  
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