

YOU & the LAW



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Lawyers spend many years in school followed by more career-long education

Whether it's to buy a home, write a will, settle a divorce, receive compensation for injuries sustained in an accident, be defended in a civil or criminal case, or seek justice in a job discrimination dispute, many Americans use the services of an attorney.

Although some attorneys focus their practice on representing clients in specific types of cases, law schools prepare them to handle a wide range of legal issues. Becoming a lawyer is a long and challenging process that continues even after law school.

In most cases, a person must graduate from a four-year college prior to being admitted to law school. However, a college degree by no means guarantees acceptance to a law school. Many law schools accept less than half of their applicants.

Applicants' main challenge is to score high on the Law School Admission Test, an hours-long examination that covers many topics. Prospective



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students also are usually required to submit other information that helps schools determine their suitability to become lawyers.

It typically takes three years to complete law school and earn a Juris Doctor — or J.D. — degree. After earning a J.D. degree, a prospective lawyer undergoes detailed background checks before becoming eligible to take the state bar examination, which is a challenging,

multi-day test designed to determine the test-taker's knowledge of many aspects of the law.

Even after navigating this long process and earning a law license, lawyers in most states continue honing their skills and knowledge of legal issues through continuing legal education courses. Typically, a practicing lawyer must complete a certain number of CLE hours over a period of years.

In addition, a licensed lawyer must comply with numerous ethical and professional stan-

dards, violations of which can result in a variety of disciplinary actions, including disbarment.

The process of becoming a lawyer in America requires lots of education and hard work. These high standards help to ensure that when a person hires an attorney, a highly competent professional will represent him or her.



Most people's computers and cell phones store wealth of personal information

Take steps to protect information when disposing of old equipment

Unless you are super cautious, your computer, cell phone and other electronic devices likely contain all sorts of information that could result in lots of problems for you if that information were to fall into the wrong hands.

Many people don't hang on to their computers and hand-held electronic devices for a long time, preferring to upgrade as new models hit the market. That means that millions of old computers, cell phones and electronic tablets are disposed of every year. Failing to take certain steps before tossing these in the trash, selling them or giving them away could result in your private information becoming vulnerable.

According to the website, *onguardonline.gov*, commonly stored information includes:

- **passwords**
- **account numbers**
- **license keys or registration numbers for software programs**
- **addresses and phone numbers**
- **medical and prescription information**
- **tax returns**
- **files created automatically by browsers and operating systems**

Many consumers don't understand how a computer hard drive works and that it retains some files, even after you think you've deleted them. When you save a file, it is scattered around the hard drive in bits and pieces. When you open a file, the hard drive gathers the bits and pieces and reconstructs them.

According to *onguardonline.gov*: "When you delete a file, the links to reconstruct the file disappear. But the bits and pieces of the deleted file stay on your computer until they're overwritten, and they can be

retrieved with a data recovery program. To remove data from a hard drive permanently, the hard drive needs to be wiped clean."

Before you clean a hard drive, save the files you want to keep to another computer or portable storage device. Then use a utility program to wipe clean the hard drive. These are available where computers are sold. Such programs generally are inexpensive and some are available on the Internet for free.

It's important to use a program that overwrites or wipes the hard drive many times, not only once. Another way to protect data in an old computer is to remove the hard drive and destroy it.

Like your computer, your mobile devices probably hold sensitive personal information, so it's also important to delete that data before you dispose of these devices. Experts recommend doing the following to portable devices:

- ✓ **First, try the factory reset.** Many devices allow you to "wipe" your device and clear nearly all the information in its memory. This is sometimes called a "hard reset" or "factory reset." Check your user guide.
- ✓ **Second, remove or erase SIM and SD cards.** Many mobile devices store information on a SIM card or an external SD card as well as in the device's internal memory. If you're keeping your phone number, ask your mobile provider about transferring your SIM card to your new device. SD cards often contain photos and other

sensitive information. Even when you "wipe" your device, your SIM card or SD cards may retain information about you. Remove them from your device or delete the data stored on them.

- ✓ **After you've deleted your personal information, it's good to double-check to make sure it's gone.** Check your phone book, logs for dialed and received calls, voice-mails, sent and received emails and text messages, downloads and other folders, search histories, and personal photos. Once you have a "clean" phone, it's up to you to decide how to dispose of it.

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Understanding your credit score and credit report

Many consumers aren't concerned about their credit report or credit score until they face a problem because of missed or late loan payments or a low number on their FICO credit score.

Both your credit report and credit score can play important roles in your quality of life by possibly costing you lots of extra money when financing a new car, obtaining a home mortgage, ordering a credit card, buying insurance and renting an apartment.

Some companies even use credit reports and credit scores to help vet job applicants.

A credit report shows how much debt and potential debt you have and how reliable you are in paying bills. Equifax, Experian and TransUnion are the largest companies that compile credit reports, which are raw-data lists of your creditors and the timeliness of your payments to them.



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Credit reports by these companies typically do not grade or rank your creditworthiness. By law, consumers are entitled to obtain one free credit report every year. These are available at annualcreditreport.com.

Different from a credit report, your credit score is a three-digit number that describes your creditworthiness.

Your credit score relies mostly on the information contained in your credit report.

The FICO Score is the most commonly used credit score, named for the company that compiles the score. FICO compiles different credit scores for a variety of industries, but the most commonly used is the base score, which ranges from 300 to 850. The higher the score, the better your credit ranking.

FICO considers five factors found in a credit report, each weighed differently, to arrive at the score. According to FICO, these factors are payment history (35 percent), amounts owed (30 percent), length of credit history (15 percent), new credit (10 percent), and mix of credit (10 percent).

Although you can obtain an annual credit report at no charge, getting a base credit score costs about \$20 at myfico.com.

Important to use seat belts in rear seats

Just about everybody has heard that the rear seat is the safest place to ride in a vehicle. However, improvements in vehicle safety features are starting to balance the score in backseat versus front-seat safety for adults.

It's not that rear-seat safety declined. Rather, riding in the front seat of a vehicle is safer because of such improvements as seat belts, airbags, shatterproof windshields and better all-around engineering. While most new vehicles are equipped with seat belts and other life-saving features, the safety emphasis has been on drivers and front-seat passengers because that's where most people are riding when a vehicle crashes.

New cars come equipped with front airbags; backseat airbags are much

less common. All but one state require front-seat passengers to buckle up, but only about half of the states require the same for those in rear seats. For that and other reasons, seat-belt use is considerably higher for those in the front seat of vehicles.

Studies have shown that wearing seat belts, regardless of seating position, greatly reduces the chance of injury or death in a crash. A key reason is that seat belts are effective in preventing passengers from ejection from the vehicle during a crash. A large percentage of passengers ejected in a crash die.

Safety experts strongly encourage all riders in a vehicle, regardless of seating position, to always wear their seat belts. Doing so is one of the



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quickest and most simple actions you can take to remain safe.



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Ask questions and read fine print when buying from TV infomercials

“Infomercials” on late-night TV have been around almost since televisions became common in American homes. The now-iconic “But wait, there’s more!” infomercial phrase dates back to 1950s TV sales pitches by an inventor and salesman who convinced millions of Americans to buy everything from folding fishing rods to vegetable choppers.

Today, infomercials are a multi-billion-dollar business that markets thousands of products and services — many legitimate, others questionable and some downright frauds. Some infomercials have attracted the attention of the Federal Trade Commission, which has slapped millions of dollars in fines on producers of ads found to be scams.

Infomercial scams involve a range of products and services. Among the more prolific and potentially dangerous are pitches for health products or services, such as those claiming easy weight loss, rapid hair growth and “miracle cures” for many common ailments. Many other scams center on get-rich-quick schemes involving real estate, coins, government grants and the stock market.

Buying products or services marketed through infomercials can be a good deal; however, consumers should watch for traps that can result in paying more for a product or service than originally understood.

A common trap for consumers can be the “processing and

handling” or “shipping and handling” charges that telemarketers often briefly explain in tiny letters along the bottom of the screen. Such charges can be unreasonably high or the advertiser might give a confusing description of the total cost of a product.

Another favorite is to break the cost of the product into periodic payments. For example, an advertiser might repeatedly promote a price as “only \$19.99 in four easy payments,” which in reality adds up to almost \$80.

The age-old saying about deals that “seem too good to be true” applies to infomercials. Consumers should understand the full cost and terms of any product or service they purchase.