The Three Things In Life You Can't Avoid

BY GREGORY OLIVEROS

The old expression, "There are two things in life that are unavoidable. death and taxes," is in fact, not wholly accurate. There are three things in life that are absolutely unavoidable: death, taxes, and the law. This article will first examine why many people go out of their way to avoid the law and will conclude by offering a compelling reason why this attitude should stop.

We live in a society that is driven by countless laws. Our lives are governed by the Constitution, federal and state laws and in many cases private law (ie. contracts). With literally hundreds and hunderds of laws enacted, year in and year out, it is not surprising 'that most of the public, including attorneys, are simply overwhelmed with the law. It is this phenomenon that has me concerned. I suspect that few are not confused by the complexities of the law, including the lawmakers themselves.

As a practicing attorney, I come into contact with fairly bright people that have given up trying to interpret the law. I don't blame them. While legal principles are, for the most part, conceptually straight forward and easy to understand, statutory law, (those laws written by the legislature), is without a doubt confusing to the reasonably competent person. For example, a particular statute (Oregon revised Statute 112.025) indicates:

If the decedent leaves a surviving spouse and issue, the intestate share of the surviving spouse is:

(1) If there are surviving issue of the decedent all of whom are issue of the surviving spouse also, the entire net

intestate estate.

I understand the meaning of this statute and perhaps you do too. However, I have had to spend hundreds of hours to know what this (and other laws) means. The point is, while the law is written for the masses, the law is not written for the masses to understand. This is sad but true.

The statute states that if a person, who is married, dies without a will, the surviving spouse will inherit the entire estate even if the couple has children who are living. Under this law what would happen if: (1) The surviving spouse has been missing for twenty years and is mistakenly presumed dead? (2) Or if two surviving spouses come forward claiming the right to the estate? (3) Or if the surviving spouse dies one minute later?

As you can see, being knowledgeable about the law requires more than just having the ability to understand the meaning of a statute. One must also posses the ability to analyze key facts and determine whether those facts apply to a particular law. Earlier in this article, I indicated that one can not escape the effect laws have in our daily lives. Its impact is felt by all and for the most part is understood by very few. For good reason I can appreciate why most folks rely on attorneys to guide them through their legal problems. It only makes sense.

However, this method should not relieve anybody of their duty to keep generally abreast of current legal trends and hot legal issues. It is in your best interest to learn as much as you can about the law, especially when you are making decisions which can have dire

legal consequences.

Here are three things you can do to protect yourself from unneccessary legal problems down the road. Number one, use what's out here. You will be surprised to find that there are many resources available to the public which explain, in "plain English," the legal implications of entering into a given transaction or situation? Number two, do not be afraid to ask the other side tough questions when entering into any agreement or contract. Honest people are never afraid to respond to such inquiries. Finally, don't hesitate consulting an attorney over what appears to be a small matter. Many of the large cases that attorneys work on were small cases that grew only because the client thought he knew the intricacies of the law. Getting your law degree by watching "L.A. Law" just doesn't cut it.

One final thought. I am certain of the following propositions; number one, all of us will pay taxes. Number two, none of us will live forever. Number three, at least one of you will take this advice and as a result will avoid some form of legal grief at some time in the future.

In my next article we will explore strategies for selecting an attorney. As a contributing writer to The Portland Observer, I hope to explore the various legal issues that have an impact on our collective and individual lives. I personally invite you to let me know which issues you would like discussed in upcoming editions of the paper. Please send your request to The Portland Observer, attention Gregory Oliveros. See you next month.



Don't ignore these symptoms: frequent heartburn; chest pains that could be mistaken for angina; difficulty swallowing; belching; regurgitation of acid fluid into your throat. These symptoms could be signs of a serious digestive problem.

Gastroesophageal reflux disease (GERD) is the most common malady of the esophagus. Symptoms occur in an estimated seven percent of the adult population daily, and 29 percent of the adult population monthly. Left untreated, reflux disease can lead to ulcers of the esophagus and to digestive disorders.

If you think you have reflux disease, see your doctor. If the symptoms are mild, you'll probably be told to take antacids, lose weight if you're overweight, avoid smoking and alcohol, and, eat smaller but more frequent meals, and elevate the head of your bed-reflux problems are more common during the night. For more serious symptoms your doctor can prescribe an H, receptor antagonista drug that increases the speed with which food passes through the stomach and into the intestines. Nizatidine, one H, receptor, has recently been proven effective for symptomatic relief and healing of reflux esophogitis, at 150 mg twice a day. Only your doctor can tell you which treatment is best for you



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Historic Four-Square

503 NE Thompson *2,336 Sq. Ft. Single Family (Upstairs could be separate living unit). 3 bedrooms with very large walk-in closets 2 kitchens, Upstairs kitchen could be 4th bedroom 2 Baths Formal dining room with fireplace Red Oak entry hall floor Basement has 922 sq. feet-50% concrete floor Pretty Front lawn with rose hedge Storm windows and attic insulation Modern Gas furnace Easy Commute - Close to Convention Center Large lot: 50' x 125' Six blocks to Irvington Grade School & Lloyd Center

Old Portland Four-Square has gracious hardwood entry with formal open staircase and leaded glass windows. The dining room has a built in beveledglass china cabinet and a wood burning fireplace. Original old gas lighting pipes in attic. Early style hanging light fixtures in each room. Wall to wall carpeting throughout the house. Large kitchen with attached pantry and back porch. Large bathroom on main floor. Friendly large front porch and swing.

> The upstairs, including kitchen could be a separte apartment. Terms: \$88,900 - Cash/Conventional/Contract

Owner: Sandra: (503) 286-3714.

Chrysler announces the purchase plan that lowers monthly payments.







Leasing offers you low monthly payments because you only pay for the car as long as you lease it. But at the end of the lease you don't own anything. Chrysler's Gold Key Plus works

like a lease with low monthly payments on cars, trucks or sport utilities. But unlike a lease, you own the vehicle.

Gold Key Plus lets you pay for only the amount of time you want the car or truck. Two, three or four years. And because you only pay for the time you drive the vehicle, you pay less. But because you own the vehicle, Gold Key Plus gives you a choice at the end of your payments. Return the vehicle to the dealer and walk away. Pay it off or finance the remaining

Conventional Finance	Gold Key Plus		
60 Months	35 Months		
\$409 PER MO	\$299 PER MO		

guaranteed fixed value at no increase to your monthly payments. Keep it

... or sell it to anyone you want and pocket any profit.

It's all up to you because you're the owner. There's no confusion.

You know all the costs going in. You're in control. And that's the big PLUS

in Gold Key Plus. See your Dodge, Jeep. & Eagle and Chrysler-Plymouth

dealers to see how much you can save.

ehicle after term, pay fixed value. Pay for Plus' is unavailable. Must take delivery by December 31, 1991. See participating dealer for 1.1% A.P.R. based on national survey of automotive loan rates with \$2,200 down. Title &

	Vehicle Price	"Plus" Cash Allowance	Down Payment	Fixed Value	Amount Financed
DMASTY W/26C Pkg	\$16,715	\$1,950	\$1,700	\$6,352	\$12,229
LE BARON LANDAU W/28L Pkg	\$17,641	\$1,850	\$1,800	\$6,704	\$13,110
CHEROKEE W/26K Pkg	\$21,999	\$1,950	\$2,200	\$10,340	\$16,749



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JEEP* CHEROKEE LAREDO 4×4/4.0 L 6-CYLINDER ENGINE/AUTOMATIC TRANSMISSION/AIR-CONDITIONING/POWER WINDOWS AND LOCKS

ADVANTAGE: CHRYSLER Dodge Jeep