

SEND NO MONEY NOW! READ IT 10 DAYS FREE!

At last! A well-known, widely experienced practicing attorney shows you

HOW TO AVOID LAWYERS

A breakthrough in FRANK SELF-HELP ADVICE that the public has long deserved from the legal profession—so that you can stop “running scared” in legal matters—so that you protect your rights, avoid traps, stop being cheated, handle legal papers with surety and safety—take the INSIDE TRACK in handling the LEGAL BACKBONE OF YOUR LIFE—often at a TREMENDOUS SAVING in time, worry and lawyers' fees!

Yes, at last! A successful attorney, in down-to-earth, nontechnical language, shows you how you often can **AVOID LAWYERS**...never be “had” by other peoples' lawyers...keep yourself in a towering **POSITION OF STRENGTH** in almost any “legal” situation.

This practicing lawyer—formerly a Special Assistant State Attorney General and a Legal Officer in the Air Force—has done a long-needed job: he has *clearly condensed the BASIC methods and techniques that account for a large percentage of most legal advice*. So you get this **TESTED** advice, made **EASY** to understand and **EASY** to use almost as swiftly and surely as though you had gone to your own lawyer and had written a check for his fee.

See For Yourself At NO RISK!

What To Do—Say—Sign Or Not Sign—

When you are offered a business proposition—when you climb out of a wrecked car—when you need a mortgage—when you owe money...and dozens more. **HOW TO PROCEED, WHAT TO OFFER, WHAT TO TAKE, HOW TO COME OUT ON TOP** in scores of business, domestic and personal situations—along with **SPECIAL CHECKLISTS TO GUIDE YOU STEP BY STEP** AND A **GREAT MONEY-SAVING COLLECTION OF READY-TO-USE FORMS OF MANY KINDS!**

But let me give you an idea of the vast breadth and depth of this straightforward “backbone” legal advice—and especially how it is keyed to **THE TEN LIFE-SITUATIONS THAT CAUSE THE GREAT MAJORITY OF “LEGAL WORK.”**

Chapter One:

SO YOU WERE HURT IN AN ACCIDENT

How to handle the claims adjuster—how to make sure your own doctor does the right thing—get double pay for lost time, legally—when and how to settle a claim—what to do if there is no insurance...and a great deal more that you **NEED** to know.

Chapter Two:

SO YOU'RE GOING TO BUY A HOUSE

When can you get by on an informal contract, and when is it dangerous? Is the seller entitled to 15%—10%—5%—what percentage as a deposit? What to look for in the mortgage. Is “Put it in your wife's name” good advice? Title insurance, deeds, how to handle the closing...and a great deal more that you **NEED** to know.

Chapter Three:

SO YOU'RE GOING TO SELL YOUR HOUSE

Should you pay an agent a “reasonable” fee? What fee? The discount trap. Second-mortgage do's and don'ts. How to avoid paying “points” on money the *buyer* borrows. Tax savings you can make when you take a deposit. Great aid at little or no cost from your bank...and a great deal more that you **NEED** to know.

Chapter Four:

SO YOU THINK YOU WANT A DIVORCE

Quick checklist of legal grounds. Lump-sum alimony; good or bad? What to do if your spouse won't “sign.” Can both parties be “guilty”?

Holding down your costs. Ins and outs of child custody. When should you settle for a legal separation...and a great deal more that you **NEED** to know.

Chapter Five:

SO YOU'RE WONDERING ABOUT A WILL

Should you or shouldn't you avoid probate. How to avoid “double tax” on your estate. When can a spouse break a will? Guidelines in gauging the needs of your children. Passing property “outside the will.” Do you need a will at all? Trusts that save taxes...and a great deal more that you **NEED** to know.

Chapter Six:

SO YOU'RE GOING INTO BUSINESS

Will you be best off with a corporation? Partnership? Individual proprietorship? What is good or bad about owning all the stock? Choosing a business name. Dangers of a 49-51 stock split. The art of collecting your bills. Buy-and-sell agreements. Partnership trip-ups...and a great deal more that you **NEED** to know.

Chapter Seven:

SO YOU OWE MONEY AND CAN'T PAY

What are your rights if you make partial payment? How you often can keep your car from being attached. Debts not discharged by bankruptcy. Should you ever give a creditor a post-dated check? Can you legally hide your property? The technique that gets you time and patience...and a great deal more that you **NEED** to know.

Chapter Eight:

SO YOU'RE GOING TO BE A WITNESS

How to handle yourself when you face a “smart” lawyer. Things not to say or do. How to make a favorable impression. How to handle “leading” questions. Making a deposition. Getting extra fees for being a witness. How to “save” a contradiction in your testimony...and a great deal more that you **NEED** to know.

Chapter Nine:

SO THE STATE WANTS YOUR PROPERTY

Do you need an appraisal? What damages can you claim? Should you go to court? Should you ever take what you're offered? If you must have an attorney, can you regain his fees and costs? Can you ever stop them from taking your property...and a great deal more that you **NEED** to know.

Chapter Ten:

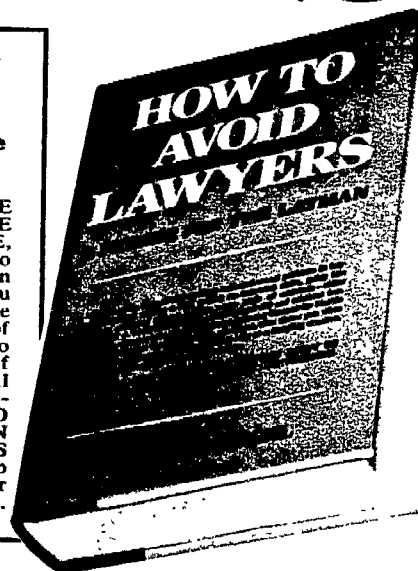
SO YOU'RE HAVING WORK DONE ON YOUR HOUSE

How to find a reliable contractor. Jokers to watch for in your contract. How to protect yourself against liens. Arguments with the contractor; you can win. What if a lien is filed? Do's and don'ts when you

IMPORTANT NOTE:

No need to buckle down and study

YOU DON'T HAVE TO READ MORE THAN ONE PAGE, in many cases, to know why you're in trouble—why you may get into trouble—how to get out of trouble—how to **WIN** in scores of business, personal and family situations. **NO NEED TO SETTLE DOWN AND STUDY THIS BOOK.** It is set up from first to last for **INSTANT ACTION.**



“have work done.” Watch out for the “advertising special” trick. Favorite ways to get cheated...and a great deal more that you **NEED** to know.

Plus—One More Crucial Chapter

A complete chapter on how to know when you really need a lawyer and how to find a good lawyer and get the most out of his services.

So on that special occasion when you *do* need a lawyer, you don't have to deal with him as a bewildered amateur...you'll be a man who **KNOWS THE ROPES**. For example, What your lawyer can do for you. **HOW** to help him do it...**HOW** to tell a fair fee from an unfair fee...**SIMPLE PROCEDURES** that make fee savings on top of fee savings...while you save your lawyer vast amounts of time and trouble, and help him win **VICTORIES**.

It took inside information to write **HOW TO AVOID LAWYERS**—the inside legal information of an attorney who knows how often a layman can “handle his own case” with *excellent results*: it took the legal know-how of a man who is willing to tell you how to get expert help (often **FREE**) from realtors, insurance agents and others—how to know instantly when another person is taking an unfair advantage...how to “shop” for a better loan or mortgage or home-improvement contract—and, **IMPORTANT**—how to stay inside the law and yet give yourself many dollars-and-cents **LEGAL ADVANTAGES** that can make an enormous difference in your life.

Would you pay a thousand dollars to have this trouble-shooting Guide on your desk, at your fingertips? Would you pay two thousand dollars for its easy-to-use advice, specially arranged for instant action?

You Are Invited To Read And Use HOW TO AVOID LAWYERS

For Ten Full Days Without Risking A Cent!

Then, if you want to buy it, pay only the low retail price of \$6.98. Or, if you decide for any reason to return the book, even if you have already read it from cover to cover, **YOU DON'T OWE US A SINGLE PENNY!**

ALL THE FORMS YOU NEED ARE HERE

and many “inside track” checklists to help you understand the traps, pitfalls and **MAGNIFICENT OPPORTUNITIES** that wait for you every time you “sign on the dotted line.”

- Traffic accident report
- Suggested average guides for settlement of an accident claim
- Final-demand letter to insurance adjuster
- Authority to represent
- Checklist for real estate agreement
- Special refinancing agreement
- Special “restrictions” paragraph
- Types of ownership interests
- Contract of sale
- Contract of sale when refinancing
- Contract of sale when new owner takes back a mortgage
- Receipt for deposit, offer to purchase and contract of sale
- Typical title insurance rates
- Sellers affidavit
- General warranty deed
- Change of ownership notice
- Bill of sale
- Checklist for house closing
- Sample loan amortization

- Promissory note for use with mortgage
- Mortgage
- Satisfaction of mortgage
- Statutory grounds for divorce in all states
- Minimum residence requirements and waiting periods before remarriage
- Form of separation agreement
- Last will and testament—married man with minor children
- Last will and testament—married man with no children
- Last will and testament—married man with grown children
- Codicil to will
- Articles of incorporation
- Corporation by-laws
- Minutes of initial meeting of incorporators and subscribers
- Corporation promissory note
- Minutes of initial meeting of directors
- Minutes of directors' annual meeting

- Waiver of notice of directors' meeting
- Minutes of stockholders' annual meeting
- Waiver of notice of stockholders' meeting
- Resolution of directors authorizing deposit and withdrawal of funds
- Form of resolution authorizing loan
- Form of collection letter
- Form of letter to the sheriff
- Partnership agreement
- Stock retirement buy-and-sell agreement
- Cross-purchase buy-and-sell agreement
- Letter to creditor, suggesting bankruptcy
- States recognizing estates by the entities and community property
- Form letter to creditors proposing reduced payments

- Form letter to creditors proposing moratorium
- Threatening letter to creditor
- Typical severance damages in condemnation proceedings
- Appraiser's checklist
- “Correct or remedy” clause for contractor's contract
- Property improvement contract—standard form
- Property improvement contract for owner's use
- Notice of commencement
- Standard form of agreement between owner and contractor
- Lien Waiver
- Contractor's affidavit of completion
- Form letter to contractor outlining complaints
- Second letter to contractor
- Checklist for lawyer's fees and expenses
- Checklist for dealing with a lawyer
- Recommended minimum fees for selected legal services

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200 Madison Ave., New York, N.Y. 10016

Gentlemen: Please rush me a copy of attorney Edward Siegel's mighty new guide, **HOW TO AVOID LAWYERS**.

I understand that I may examine this book for a full 10 days entirely at your risk. If at the end of that time I am convinced that this book is going to save me time, worry and money for years to come, I will remit only \$6.98 plus shipping and handling charges. If not, I will simply return the book to you and owe nothing.

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☐ **SAVE MORE!** Enclose full payment now of \$6.98 only and save up to \$1.24 for shipping and handling charges. Money-back guarantee, of course.

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