



Time for another edition of the “**News You Can Use**”! For those of you who may be new to our electronic mailing list, we at the Knox Law Center have decided to send out a monthly newsletter to our clients, friends, and family with periodic updates concerning what is going on in the legal community, at the courthouse(s), and in the news. We have also included some fun facts for your reading enjoyment!

- **Fraud Alert! Watch your bank accounts!**

Online banking proved to be a lifesaver for one of our firm’s Paralegals this month. After checking her account online, she discovered that someone had cashed five checks on her account totaling in excess of \$1,600! They had stolen her account number, CREATED fraudulent checks for a “business account” with a business name and address, printed the fraudulent checks with her account number, took them to the bank and successfully cashed them. If you become a victim of this type of fraud, contact your bank immediately. They will immediately block your account to prevent any further fraudulent activity and file transaction disputes. You should then file a police report with the appropriate police authority. Needless to say, our paralegal has now signed up for identity protection monitoring through her bank.

- **“IPHONE 4S- “Find Your Friends” App Finds More Than Just Friends...”**

By now, everyone has heard of the IPHONE 4S even if some of us have not actually used one. What is interesting about the 4S is Apple’s new application that allows you to “Find Your Friends”. So if you are in a large crowd of people, your Iphone 4S can provide precise coordinates and directions to your friend (who also has an Iphone of course). But for a New York husband who had just bought he and his wife dual 4S IPHONES, suspicions of his wife having an affair were confirmed by his 4S when his wife who claimed to be trying to hail a cab for hours during heavy traffic in the city was caught with her male “friend” uptown doing everything other than hailing a cab. Now that makes the price of the 4S almost sound reasonable (almost).

- **Jury Duty- “I don’t have time to serve on a Jury!”**

On occasion, we receive call from people upset because they have been summoned to serve on a jury. We feel that jury duty is both a privilege and a civic duty. It is also an excellent way for citizens to participate in and increase their knowledge of the judicial system. It enables everyone to see, understand and be part of our judicial system in action. Without a varied pool of jurors, both criminal and civil litigants could not be assured of their right to a jury of their peers. Please remember all of these things when you receive your summons for jury duty. However, if an emergency should arise which prevents you from serving, you may follow the instructions on your jury summons and contact your jury coordinator to determine if you can be

excused or if your service can be deferred. We also welcome you to contact us for assistance.

- **NC Court of Appeals Decision - Custody and Child Support**

The NC Court of Appeals recently decided a case which allows the filing of a lawsuit for custody and child support prior to an actual separation. Prior to this case, a spouse would need to physically leave the marital home before such a lawsuit could be filed. But in light of this decision, the Court can award custody to a parent and calculate child support even before a couple physically separates.

- **“Toys for Tots”- Drop Off Your Toy Donations at the Knox Law Center**

This year we would like for you to join us in collecting toys for the U. S. Marine Corps Reserve Toys for Tots program. We have set up a donation box in the lobbies of both our Charlotte and Denver offices. The mission of the U. S. Marine Corps Reserve Toys for Tots Program is to collect new, unwrapped toys during each year and distribute those toys as Christmas gifts to needy children in the community. Help brighten a child’s Christmas today!



- **“Congratulations to Eddie Knox, Lincoln County’s 2011 Small Business Man of the Year!”**

On November 5<sup>th</sup>, the Lincoln County Chamber hosted its annual banquet and honored its members who have shown excellence in the business world and deserve recognition for their contributions in promoting the welfare, both in business and otherwise, to Lincoln County and its residents. This year, the Chamber recognized Eddie Knox as Lincoln County’s Small Business Man of the Year.



H. Edward "Eddie" Knox

Lincoln County's 2011 Small Business Man of the Year



**In closing, we would like to pass along some facts shared with us through our accountant that we hope you may find useful for your end of the year accounting. We wish all of you a safe and happy holiday season, and would like to extend our gratitude to all of you for making this year a success for our firm.**

- If you utilize the qualified tuition deduction for higher education expenses, the deduction is currently set to expire at 12/31/11. If you qualify for education credits, consider paying tuition due in January by year-end.

- Consider paying itemized deductions by year-end in order to deduct on 2011 tax return. This includes medical expenses, property taxes. Interest on home, charitable contributions, business and investment expenses.
- If you have an adoption in process and can finalize it by 12/31/11, you will qualify for the credit on 2011 taxes. Also the credit is refundable even if it exceeds your tax in 2011 but that provision is currently scheduled to expire at year-end.
- One provision set to expire at year-end is the ability for someone over 70 ½ years old to donate directly to a charity from their IRA
- Considering selling investments that have declined in value in order to deduct a capital loss. The most you can deduct is \$3,000 but any excess carries over to your 2012 return.

**Thank you and all the best this holiday season!**

**Knox, Brotherton, Knox & Godfrey**



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