



Sweet, Maier & Coletti, S.C.

114 N. Church St.
PO Box 318
Elkhorn, WI 53121
262-723-5480
www.wisclaw.com

Winter 2010

Inside this issue:

Sweet, Maier & Coletti, S.C. Welcomes Newest Shareholder	1
New Year's Message	1
Attorney Advice – No Charge!	1
Timeshare Blues and Scams	2
Senior Attorney: Lowell Sweet, a Man of Service and Joy	2

Legal Bytes

Sweet, Maier & Coletti, S. C. Welcomes Newest Shareholder

Anthony A. Coletti is the newest shareholder of Sweet, Maier & Coletti, S.C. "We are very pleased to announce Tony's status as an owner. His training and experience matches the kind of work our firm is known for, and his reputation for honesty and integrity is equally important to us," proudly commented John L. Maier, Jr., President.

Attorney Coletti has received a "BV" Distinguished Peer Review Rating from Martindale-Hubbell. He has extensive experience in all aspects of real estate and business law, including litigation. He is equally familiar with the purchase, sale, zoning and leasing of residential and commercial real estate.

For the past year Tony



has worked at Sweet & Maier, S.C. as a Associate. Tony resides in Elkhorn with his wife, Kimberly, and their four children.

Sweet, Maier & Coletti, S.C. provides legal services throughout Wisconsin and Northern Illinois, and prides itself on large law firm expertise with small town personal service. Attorney Coletti may be reached at (262-723-5480 or emailed at:

acoletti@wisclaw.com

ATTORNEY ADVICE – NO CHARGE!

Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel, if you have to. Keep the photocopy in a safe place. Also carry a photocopy of your passport when you travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, SS number and credit cards. So be prepared.

Dear Clients and Friends:

As we "ring out" the old year, and welcome in 2010, we want to wish each of you a very happy, healthy and prosperous New Year.

"For last year's words belong to last year's language and next year's words await another voice. And to make an end is to make a beginning." ~ T.S. Eliot, "Little Gidding"

From your friends at Sweet, Maier & Coletti, S.C.



Timeshare Blues and Scams

As the real estate market has declined, unemployment has increased, and disposable income has disappeared. Timeshares are no longer in demand. Indeed, many senior citizens (and others) have found themselves saddled with annual maintenance fees for timeshares they no longer use, but cannot sell.

Businesses have sprung up across the nation in response to this dilemma. Their method of operation is often an unexpected, unsolicited, call to the timeshare owner offering to take over the timeshare in exchange for a payment to them of a substantial sum of money (internet web sites are also commonplace). Sometimes the service is above-board, and the timeshare owner is relieved of a tremendous burden (and irritant). Other times, the owner finds himself/herself out-of-pocket several thousand dollars and still the owner of the timeshare.

.What to do if you get a call from one of these timeshare services? Here are a couple of suggestions:

1. Check out the service through the Better Business Bureau and/or informational websites. Many of the disreputable service companies have been reported.
2. Contact your credit card company. They may

Senior Profile: Lowell Sweet, a Man of Service and Joy

Recently the Wisconsin State Bar magazine published an article honoring Lowell Sweet for his service and work as an attorney in the state of Wisconsin. What follows here is an excerpt.

Lowell decided to become a lawyer when he was seven years of age, and began his career as a politician at age nine, campaigning door to door to put a stop to FDR's campaign for a third term. Lowell says that he never met a lawyer, and was never inside a court room, until he enrolled in law school, but from early on he was a man on a mission.

Lowell grew up in a suburb of Flint, Michigan. He is a graduate of Wayne University (now Wayne State University) in Detroit. He decided on Wisconsin for Law School, and while at

Madison, he met Mary Ellen.

They were married in August of 1953. Lowell completed his law school classroom work in 1955 and began a six month apprenticeship. While he was apprenticing he was drafted into the military. The rules provided that if an apprentice was drafted, the apprentice time would be waived and bar admission would follow. That was Lowell's experience.

While on leave from the army he visited in Milwaukee with friends and learned of an opening in the firm of Morrissey, Morrissey, & Zastrow in Elkhorn, Wisconsin. Before he was discharged he had been hired as a junior partner in the firm. Today he is senior member of the firm of Sweet, Maier & Coletti, S.C. Lowell's years of service to the community and the Bar have earned him many awards. He has been honored as a Mentor and cited by the Executive and Legislative

know something of the business.

3. Do not retain the services of any business until you have received, reviewed, and approved a written contract which spells out the costs and services which will be provided.
4. Do not pay any monies until the business has performed all or a substantial portion of its promised services. Full payment should not be made until the job is done. When payment is due, make it with a credit card, not a debit card, and not in cash. Your ability to recover your money is greater if you have paid with a credit card.
5. If you have already paid the business, and believe you have been taken advantage of, you may be able to rescind the contract or challenge the payment. Under Wisconsin law, if a business offers a service to a consumer over the phone without being first contacted by the consumer, the consumer often has the right to rescind the contract. However, this right can expire very quickly so you should contact the business (or an attorney) immediately.
6. If you are in over your head, call us! We're here to help.

Sweet, Maier & Coletti, S.C. has attorneys familiar with consumer issues and real estate law who would be happy to assist you. Give our office a call at **262.723.5480**.



Branches of Wisconsin

Government for his work on the Condominium Ownership Act. Governor Dreyfus appointed him to the Joint Survey Committee on Debt Management for the State of Wisconsin. He served that group as Secretary, and held the distinction of being the first member ever to vote "NO" to borrowing money.

When he is not practicing law, reading or writing legal tomes, Lowell is off fishing. He has fished his way from Alaska to Belize and throughout Canada and the United States. He attributes his good sense of humor to two philosophies: 1) that there are only two reasons to get out of bed at 7:00 a.m.--to go fishing or to go home. 2) that God, Himself, has a sense of humor or He never would have created human nature!

See our website to read the entire article: www.wisclaw.com