

ON YOUR SIDE

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An informative presentation from your Pre-Paid Legal District of Columbia/Maryland Provider

October 2007

FROM THE DESK OF Jeffrey M. Lippman, Managing Partner

In my many travels to Pre-Paid Legal events, I've been asked about our e-newsletter. After a brief hiatus, we are glad to have returned. As the summer closes and we enter fall, I'd like to share some valuable information with all of our readers.

As many of you know, the Provider Law Firm conference was held in August. This is where Pre-Paid Legal Services, Inc. presents its annual awards. We are proud to announce that for the 7th year in a row, Weinstock, Friedman & Friedman, P.A. remains in the top 10 and was honored to be the recipient of the Distinguished Service Award. This Award ranks 4th and represents a one slot improvement over last year's results. We also had four attorneys receive Member's Choice Awards (MCAs). We are extremely proud of this as the MCAs are awarded by you from your praise letters, survey responses, and other feedback measured by Pre-Paid. No other Provider Firm had more MCA winners.

Moreover, the firm was thrilled to receive The Champion Award. This award recognized your law firm as achieving the most monetary recoveries and debt reductions for our members resulting from Title I letters or calls.

This "3rd Party" validation is exciting and humbling for us, and we hope it provides you with pride and comfort, knowing our commitment to excellence continues and we have not rested on our laurels.

The Nashville conference also focused strongly on customer service and providing our members with WOW - Service From The Heart. Attendees in Nashville received training and a preview of certain initiatives. Our firm was extremely fortunate to have Sandi Roberts, of Pre-Paid's Attorney Resources Department, conduct this training for our entire staff here in Maryland. We believe this training, continued emphasis on service, and our existing structures, keep us poised to remain a top tier firm in the Provider network.

I am also pleased to report that our statistics for the first half of 2007 track closely with 2006 stats. In 2007 to date, 90%-91% of all intakes continue to be resolved under Title I. A healthy number continue to enjoy coverage under Titles II, III and IV. Approximately 5% of all intakes are referred as potential Title V fee for service matters. The statistics speak for themselves: our members are not rushed to pay fees for legal

services. However, when Title V does apply, we believe we are providing excellent professional representation. In fact, we have reinforced our civil litigation department with the return of one of our favorite alums, Rosemary Allulis.

Since my last column the firm has conducted another of its well received Business Basics Seminars and is in the process of producing more focused seminars. This new initiative was a direct result of feedback provided by attendees. We've also conducted numerous Will Seminars, both on site at groups and at PPL sponsored events. In addition, we held our Referral Attorney Seminar, which was very well attended and offered training and education for outside referral attorneys. Of course, we continue to attend other PPL events when submitted to and approved by, the Corporate office. We look forward to continued participation in PPL events and have enjoyed working with Mike Humes, Katrina Ferguson, James Worthy and Hannah and Fard Bell.



A WORD FROM THE AMBASSADOR* Edward J. Friedman, Esquire

HEALTH INSURANCE: PEACE OF MIND OR NIGHTMARE YOU CHOOSE

We all appreciate and know the importance of having health insurance as the "safety blanket" we rely on when an illness strikes. Some of us take it for granted that our health insurance plans are all encompassing and will take care of all our treatment needs. If this is your mindset, think again.

- Unfortunately, due to recent personal knowledge I learned that this view is not necessarily reality.
- Health insurance plans come in all forms, and levels of coverage. You as a consumer needs to be proac-

tive in choosing your policy before you commit to purchase, as to coverage, and particularly as to exclusions and policy limits. You will be surprised by what you might find. It is particularly important to check a plan out as to coverage for catastrophic illness coverage: cancer, pre-existing conditions, and experimental treatment. Although, these events seem unlikely, one never knows when they will strike and become important.

In my own case, I was diagnosed with cancer (I'm doing fine). But found when I went for treatment that my insurance, which was not inexpensive and I thought quite comprehensive, did not cover the oncologist's suggested treatment. The insurance company claimed

the treatment was experimental when in fact it was not experimental but a unique, aggressive new treatment for my condition.

As a lawyer, I was able to successfully fight for this best treatment, but it was not easy. A non-lawyer probably would have accepted the denial and gotten a lesser quality treatment, or been worn down by the appeals process, and given up.

The moral of this article is:
 1. Know what you are buying in advance and make sure your coverage will meet those unexpected situations.
 2. If you find yourself declined, you have rights under your policy and under the law. If you don't know your rights, you don't have any.

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* Ambassador award winner 2006, Pre-Paid Legal Services, Inc. National Award to the recipient for spreading the goodwill of Pre-Paid Legal Services, Inc. to the public.

CONSUMER CORNER, By Jeffrey M. Lippman, Esquire

BORROWER LEGAL RIGHTS

The hot topic these days is the surge in foreclosures. The mortgage markets seem to have fallen into the "perfect storm" and several factors have contributed to this crisis. Regardless of cause, this is a crisis. While there has been talk of Congressional action, none has been voted on. The Bush Administration did implement, by Executive Order, a new "FHASecure" refinancing product. The headline hails this as assisting almost a quarter of a million people. However, the criteria are fairly stringent and its impact is not yet known. In a nutshell, the program is designed to assist those borrowers with "strong" credit histories who had been making timely mortgage payments before their loans "reset", but have now fallen into default, can qualify for refinancing.

While this option is worth exploring, if you are a borrower in default, or on the verge of default, you should know your

legal rights, your options, and the processes and time frames that apply. Not all mortgages are created equal and situations vary. We believe your PPL membership contract provides you with many valuable benefits and we cannot stress enough that the earlier in the process you call us, the more options will exist and the better equipped we will be to assist you.

The balance of this feature will be to highlight three (3) consumer related statutes that will become law. They are:

1. Automobile "Secret" Warranties: it had been discovered that automobile manufacturers had been authorizing free repairs on certain bulletin items, that were not specifically covered under warranties. However, dealerships were not consistently applying the free repairs and the bulletins were not made public. Obvious unfairness was the result. The new bill is in effect as of 10/1/07 and provides that manufacturers must alert consumers when there is a technical service bulletin issued which involves their respective make and model of car.

2. Security Freezes: This bill will allow a consumer to "freeze" access to their credit report, which means any information contained in the credit report may not be released without the consumers authorization. This is designed to be a tool in the fight against identity theft. The bill becomes the law in Maryland 1/1/08.

3. Security Breach: Another ID theft related bill that also goes into effect on 1/1/08 is this bill, which requires a business to protect an individual's personal information and to notify a consumer if their personal information was acquired resulting from a security breach. Specifically, any business whose computerized data includes personal information of a Maryland resident, must conduct a prompt and reasonable investigation of any security breach of any system determined to have held personal information. If the business determines that misuse of personal information has occurred or is likely to occur, that business has an affirmative duty to notify the individual.

FROM THE BANKRUPTCY DEPARTMENT... by Shannon Kreshtool, Esquire

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 became effective on October 17, 2005. This Act substantially changed the procedures and protections afforded to consumers by filing bankruptcy. Many individuals incorrectly believe that filing for personal bankruptcy is no longer a viable option.

The Act forces many individuals who previously would have qualified for a Chapter 7 bankruptcy into a Chapter 13, where the consumer makes monthly payments to a court appointed trustee. Fewer people are now able to eliminate all of their debt in a Chapter 7.

All of these recent changes in the law have made it more difficult for people to avail themselves of the benefits that bankruptcy filing offers, but it remains an option for many. There are increased filing require-

ments and regulations, and more people will be required to at least pay back a portion of their debt. However, many individuals will still qualify for Chapter 7 and be able to completely eliminate most of their debt. Even those who are required to file under Chapter 13 can be significantly helped by their ability to obtain relief under the bankruptcy code, and will only be required to pay back a portion of what is owed.

In addition to elimination or reduction of debt, in most cases when a bankruptcy is filed, an automatic stay goes into effect which bars creditors from debt collections, including harassing telephone calls, wage garnishments, car repossessions and mortgage foreclosures.

With the current mortgage foreclosure crisis, an increasing number of individuals are finding themselves in need of assistance

with their financial situation. During the housing boom, many people borrowed beyond their means. Additionally, declining home values and increasing adjustable interest rates have caused many people to no longer be able to afford their mortgage payment and not be able to find a way out. Now that home values have decreased, the once available option of refinancing at a lower rate is no longer a possibility. Even selling the home in question may not solve the problem if the borrower owes more than the home's current value.

While filing bankruptcy will not cause a reduction in mortgage payments, in can, in many situations, help you discharge debt and obtain a fresh start. Weinstock's Bankruptcy Department looks forward to assisting you with this complex analysis and helping you determine your best legal option.

CONGRATULATIONS CORNER

Dear Mr. Brook:

Mere words cannot begin to express my immense gratitude for your counsel and assistance with the aforementioned intake. Without your expertise, time and extra attention to my case, I am confident that the matter would not have been resolved with GSA Federal Credit Union. I was in a very desperate situation and I appreciate not only your professional experience and knowledge, but your courteous approach in speaking with me which truly helped provide me a much needed "peace of mind."

Weinstock has been my PrePaid provider law firm for many years and I have never written a letter to any of their attorneys before. But your gracious assistance warranted my recognition and expression of my indebtedness. I hope this assembly of words can properly "thank you" for your generosity and the dedication you provided my issues even when you weren't feeling your best, which is just another true sign of a powerful advocate for the rights of others--putting yourself aside for the benefit of your clients.

Best wishes and many kind regards,

Dear Ms. Goldblatt:

It is with great pleasure that I write this letter of commendation for the efficient, professional, and effective services you provided me over the past month. Your representation certainly lead to a much welcomed court decision and has provided much relief to me and my family.

I extend to you my heartfelt appreciation and would feel confident to use your services in the future if needed.

Sincerely,

SPOTLIGHT ON Yolanda Cutson – Referral Coordinator

Yolanda Cutson is a very important member of Weinstock, Friedman & Friedman's Pre-Paid Legal Department. Since coming to the firm in November of 1998, Yolanda has served in just about every support role possible.

Ms. Cutson was hired as a bilingual customer service representative to assist both our English and Spanish speaking Pre-Paid Legal Services members. In 1998 we were a much smaller firm and we didn't have the luxury of a "document" department or "referral" department. Everyone chipped in and worked as a team. Yolanda remembers the days before our fax server when we came in every morning to see the fax machine had been working overtime and the floor was covered with faxes. Ms. Cutson never had a problem picking up those faxes and getting them to the attorney who was waiting for the paperwork.

With excellent customer service skills Yolanda was a natural to assist in member resolution. She was patient and understanding and her efforts made our members feel important.

When our referral coordinator position became available it became evident that Yolanda was a perfect fit. After two and a half years in this position Ms. Cutson continues to shine. She takes her job very seriously and understands the importance of timely referrals. Our members are often anxious and need help immediately. She will go the extra mile for our members and will make sure they receive the best service possible. She understands Pre-Paid Legal Services philosophy of delivering superior service to our members.

Congratulations Toya!!! Her winning definition of Wow Customer Service:

*W - With
O - Our
W - Words...We will create an excellent rapport and trust so that we can build a long lasting relationship with our members.*

Also, congratulations to our two runners up -- Brian Grueter and Victor Lembo!



A WORD FROM THE PERSONAL INJURY DEPARTMENT...

By: Ilona M. Fisher, Head of the Personal Injury Department & Member of the Maryland Trial Lawyers Association

Current Events:

The Maryland legislature has been very busy lately. Several laws relating to personal injury issues went into effect as of October 1, 2007. One important change will help keep insurance companies from pressuring injured persons into quick and unfair settlements. This is long overdue. If an insurance company pressures an injured person into settlement within 30 days of the date of the accident, then the injured person can void the settlement within 60 days. Our elected officials addressed aggressive, forceful and manipulative conduct of insurance company representatives preying on injured persons who were unrepresented by attorneys. In addition, this law was heavily influenced by the Maryland Trial Lawyers Association, who actively lobbied on the behalf of accident victims. If you or someone you know think that you have been pressured into a settlement by an insurance company representative, please call us.

Success Story:

Imagine you are driving leisurely with your wife and child on a warm and sunny June afternoon. All of a sudden a deer enters the road and you know that you do not have enough time to stop the car. Instinct takes over and you swerve to avoid the deer who remains standing on the road, unmoved and unaware. On its own, your car heads down a hill. You are helpless to stop it and unable to protect your family from the immense harm they are about to suffer. A huge oak tree finally stops your car from continuing down the hill. One look in the back seat reveals a parent's worst nightmare. Your child suffers a head trauma and your wife fractures three ribs and her ankle.



Now what?
Sue the deer?
Contact an attorney?
For what?

We recently settled a case just like this one. If you are properly insured with appropriate policy limits on your automobile insurance, your wife and child can be protected. I know what you are think... "but my rates will go up?!?!?" Regardless of whether or not you file a claim, I would bet that your rates will go up just because of the accident. However, if you have proper coverage and contact an attorney, you should be able to recover not only for the medical costs and possible lost wages, but also for the pain and suffering of your loved ones.

Weather Update:

The rain, ice and snow is quickly approaching. Winterize your car and drive carefully. But if you are unlucky and get involved in an accident, do not forget to call your law firm. Even if the person who just slid down an icy hill into what once resembled your SUV but now looks more like a crushed soda can, says, "but it wasn't my fault, I didn't realize it was so icy!" Call us and we will help you sort it all out.

