

ON YOUR SIDE

Volume 12

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

May 2007

FROM THE DESK OF Jeffrey M. Lippman, Managing Partner

Retaking The Golden Rule

The Golden Rule used to be known as “Do unto others as you would have done unto you”. However, in modern times the Golden Rule has been transformed to “He who has the gold, rules”. At least with regard to the legal arena, one of the benefits of the Pre-Paid Legal Services mission is to retake the original definition of the Golden Rule. Our primary mission of making justice for all possible is inextricably tied to the Golden Rule.

Attorneys practicing law the Pre-Paid way, do this work because they want to. We want to help our members and there is no distinction between members and clients; they are the same. Our goal is to leave each member better off at the end of the call than when the call began. This could be by solving the problem or by simply educating the member and providing options. Knowledge is power. Economic incentives definitely play a role, but at the core of every Pre-Paid Legal attorney is professionalism and a dedication to the philosophy that Pre-



Paid attorneys are helping to even the playing field by providing access to quality legal services at extremely reasonable rates.

Making justice for all is a marathon and we recognize we are at the beginning of the race. However, make no mistake, Pre-Paid attorneys and Pre-Paid Legal Services, Inc. are the undisputed front runners.

If you need validation of the need for this access, read any Bar Association periodical. Practically every edition has an article trying to inspire more lawyers to do more pro bono work, or preaching the virtues of alternative dispute resolution and alternative delivery of legal services. The truth of the matter is the initiatives

being pushed by the Bars will never address the problem of basic inequity and access to the system. The private sector has to provide the solution. Pre-Paid Legal Services, Inc. had the foresight to fill this void.

It would be nice to believe that every Pre-Paid Legal Provider Firm has accepted this mission for philanthropic reasons. To an extent, this is true. However, law firms are businesses so what is it that has captured their attention? It can be explained in a single word, **incentive**. Pre-Paid Legal Services, Inc. pioneered this industry and created a win-win-win situation for its members, the corporation, and the Provider Firms. The closed panel concept makes Pre-Paid Legal Services and its membership the Provider Firms’ largest clients. This equals incentive. Therefore, your Provider Firms service the membership contract to the very best of their abilities because they don’t only need to but they want to. When a business’ mission can be rewarded by financial gain, it becomes a powerful force. This is the force that Pre-Paid Legal Services harnesses in its quest to make justice for all a reality.

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

Did you know? A short history of the Lawyer

The earliest lawyers date back to the “orators” of Athens. These ancient Greek “advocates” were prohibited by law to take a fee from another to plead a case. This impediment clearly discouraged individuals from becoming “advocates,” and in being recognized by the public as a profession.

The inability to formally represent a client for a fee, led to ancient Rome receiving the distinction of spawning

the first lawyers. Roman lawyers were able to openly represent clients, and accept fees for services rendered. Fees, however, were capped by law. These “fee caps” lay to rest the rumor that Mr. Stoncipher and Pre-Paid Legal Services, Inc. were the first to recognize the need for quality and affordable legal services.

Early Roman lawyers were trained only in rhetoric, not law. The field was unregulated as to practice, and anyone could hold themselves out as an advocate. Personal reputation was the determining factor in attracting clients.

The first formal lawyers to practice within an organized and regulated entity were found in the fourth century.

Lawyers virtually disappeared during the “dark ages,” reappearing in 1150, as experts on canon law associated with the Roman Catholic Church.

By 1250, the basis for general legal systems was developed enough to support the growth of the trained legal professional now known as the lawyer.

We all know the rest of the story.

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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.

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WE’RE ON THE WEB
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CONSUMER CORNER, By Jeffrey M. Lippman, Esquire

The focus of this column is accountability. Accountability is what separates Pre-Paid Legal Services membership contract from its competition. We are accountable to both Pre-Paid Legal Services, Inc., and you. By utilizing the Provider Firm concept, Pre-Paid Legal Services, Inc. provides the financial incentive to the Provider Law Firms to be accountable. This accountability translates into superior legal services performed within the customer oriented service standards enforced by Pre-Paid Legal Services, Inc. (PPL)

The following list is only a sampling of the checks and balances provided by PPL.

- ◆ PPL provides a report card every month to the Provider Firms grading numerous categories of the firm's performance as well as providing statistical information on the firm's staff.
- ◆ PPL provides a bimonthly Survey Summary report which is a compilation of all the surveys received by PPL for the respective Provider Firm. The individual surveys are also sent to the Provider Firm for review and distribution to the specific attorneys.
- ◆ There is a monthly conference call between PPL and Provider Firms.
- ◆ There is a monthly conference call between the PPL management of the firms and PPL.

ACCOUNTABILITY IS WHAT SEPARATES PRE-PAID LEGAL SERVICES' MEMBERSHIP CONTRACTS FROM ITS COMPETITION

- ◆ Provider Firms participate in three (3) annual conferences including the International Marketing Convention in Oklahoma City.
- ◆ The PPL administrator is reviewed every month by the firm and the results are shared with PPL.
- ◆ The referral clerks are reviewed by the administrator each month and the results are shared with PPL.
- ◆ This firm performs reviews of attorneys every week and these reviews are shared with PPL.
- ◆ The firm conducts monitoring of random calls between members and customer service representatives of the firm.
- ◆ PPL makes test calls at random to Provider Firms to ensure courtesy and thoroughness of customer service representatives. The results of these test calls are shared with the management team of the respective Provider Law firms.

- ◆ Members may place concerns with the customer service department of PPL and these concerns act as message breaks for the management team of the Provider Law firms. The law firms will immediately look into the concern and try to resolve it in conjunction with PPL's member resolution team.
- ◆ Sales associates can lodge concerns for their members utilizing a similar system.
- ◆ Member and associate concerns can also be communicated via email to PPL.
- ◆ Two (2) spread sheets are prepared by the Provider Firms every month and forwarded to PPL at the end of each month. This provides daily information on compliance and other statuses to ensure proper screen management and compliance with service standards.
- ◆ The specific phone shift assignments are forwarded to PPL to make sure that the firms are designating an appropriate number of attorneys for appropriate call coverage.

The above list gives you a flavor of just how closely the service is monitored. The result is extraordinary accountability which leads to extraordinary service for our clients.



AVOIDING TELEPHONE HARASSMENT OR SCAMS

1. Register with the national Do Not Call registry. The number is 1 (888) 382-1222 from the phone number you want to register. Each telephone number must call separately. Or register online at www.donotcall.gov.
2. Non-profit groups, charities, political organizations, and survey companies aren't covered by the DNC registry, but they may agree to remove your number from their calling list if you ask.
3. If you have an existing business relationship with a company, that company can still call you even if you are on the DNC registry. An existing business relationship is defined broadly, but includes situations where you bought something or made a payment within the past eighteen months, or asked about a product or service in the past three months.
4. You can always tell a caller that you want your number noted as "do not call." While the registry may not cover the caller, there may be other statutory protection.
5. Renew your Do Not Call registration every five years and note the dates of the registration. Also keep records of callers who violate the registration and you can report any violations through the DNC toll free number or on the website.

CONGRATULATIONS CORNER

To Whom It May Concern:

Re: Attorney Lisa Geier

This letter is to acknowledge the awesome service provided to me by Attorney Geier.

I called your firm last Wednesday, March 28th, to ask a question I've had for the longest time. My first experience with Pre-paid Legal was delightful! I was told that my phone call would be returned within 2 hours and I couldn't help but giggle when Ms. Geier introduced herself because I believe it had only been 1 hour! "WOW", "I'm amazed", and "How cool is that" I believe were some of my remarks. I couldn't stop laughing and in turn the laughter was shared with Ms. Geier.

It happened to be an uncommon question, one that she would have to do some investigation to get the answer. She asked if she could call me back the next day which I happily replied that I didn't care how long it took because I was delighted to be able to finally ask the question without getting a legal bill for my inquisitiveness.

I have never had such a delightful experience with a legal office before and am oh so glad that I joined Pre-Paid Legal! You've taken the fear out of obtaining knowledge. I've heard too many times that the police look down on a citizen for being ignorant to the law; however, do they know all the terminology to my job? Probably not.

Thank you for being on my side of the playing field!

Warmest regards,

Congratulations

To Sidney Friedman, Who just completed his term as President of the Commercial Law League of America.

Also, to Edward Friedman, who was recently installed as Eastern Section Chair of the same organization.

SPOTLIGHT ON Amira Milad

Amira Milad came to work in Weinstock, Friedman & Friedman's accounting department in 1990. As technology became more and more important in running our firm, Ms. Milad turned her interests to the world of computers. She was a natural.

You will never hear Amira say something is impossible. She just plunges forward, searching the internet and gathering information to make our requests realities.

When we decided we wanted to do our monthly newsletter in house Amira was delighted. Her talents really shine in this area. She has a true gift for technology and has become the graphic designer, copy editor, proof reader, formatter and generator of our newsletter.

Everyone at Weinstock feels very lucky to work with someone as talented and special as Amira Milad.

Immigration Alert!

The United States Citizenship and Immigration Services will soon publish an interim rule substantially increasing its fees, in some cases by hundreds of dollars. For example, a basic adjustment of status (I-485) is scheduled to increase from \$325.00 to \$905.00; a naturalization (N-400) is scheduled to increase from \$300.00 to \$595.00. There are other increases likely on the way and if you or someone you know is eligible for an immigration adjustment or naturalization, it is in such a person's interest to file those papers and pay the current fees to avoid these increased costs.



IDENTIFICATION THEFT PREVENTIONS TIPS

1. Check your credit reports annually and prior to major purchases.
2. Check credit card and debit card statements regularly and if there are any unauthorized or questionable transactions, report them immediately. Most cardholder agreements require that you report these transactions within 60 days of the date of the statement.
3. Carry only necessary items in your wallet, such as photo identifications, credit cards, banking information and unless necessary, do not carry your social security card with you.
4. Do not give out personal information unless you know the recipient or unless you are convinced that there is a valid business reason for the question.
5. Always take your receipts from retailer, restaurants and ATM machines. If you don't retain these receipts, make sure you rip them up thoroughly. Also protect your personal identification number(s).
6. Avoid passwords that use familiar information such as birthdays, children's names, pet information and the like. Try and use random words and have characters interspersed within your password.
7. Fully destroy any expired or unused credit cards or information containing personal information. Use a shredder for documents containing sensitive information.
8. Make sure you have firewall, anti-virus, anti-spam, and anti-spyware software on your computers, laptops, and synchronized PDAs like Blackberries.
9. Avoid phishing expeditions. Phishing is when identity thieves try to induce someone into providing personal information by pretending to be someone offering you money, or someone that you do business with. They often appear to be granting inheritances, lottery winnings, or contacting you from a bank or financial institution.

TIPS ON WHAT TO DO IF YOU SUSPECT IDENTITY THEFT

1. Alert all three major credit bureaus and have fraud alerts or credit freezes placed on your accounts.
2. Once you place the alert, obtain a free copy of your credit report from the credit bureaus. The toll free numbers are:
 Equifax - 1 (800) 525-6285;
 Experian - 1 (888) 397-3742; and
 TransUnion - 1 (800) 680-7289.
3. Close any accounts that you believe have been compromised or opened fraudulently.
4. File a Police Report and submit a copy to all creditors and other third parties who need proof of the crime.
5. Notify the FTC at 1 (877) 438-4338.
6. If you have the Identity Theft Shield policy, please call that toll free number immediately and call us, your provider firm.

