

ON YOUR SIDE

Volume 6

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

November 2006



FROM THE DESK OF Jeffrey M. Lippman, Managing Partner

Why should you, our Pre-Paid Legal Services members continue to pay your membership fees year after year? The reason is **VALUE**. Over the next few months I will share information with you that will make it very clear why you cannot afford to be without a Pre-Paid Legal Services, Inc. Membership.

This month I will break down, by Title, the 37,915 legal concerns that were handled by Weinstock attorneys from January through June of this year:

- ◆ 34,123 issues, 90% of all legal matters, were handled under Title 1

at no additional charge to our members

- ◆ 700 traffic issues were handled under Title 2 (traffic benefits) at no additional charge to our members
- ◆ 100 issues were handled under Title 3 (Trial Defense benefits) and Title 4 (IRS benefits) at no additional charge to our members
- ◆ 3,071 issues, only 8.1% of all legal matters were handled potentially under Title 5 meaning an additional 25% discounted fee was charged.



The numbers don't lie. With 91.9% of all issues handled under Titles requiring no additional fees it becomes very clear that your Pre-Paid Legal Services membership is a tremendous **VALUE**.

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



As we all know, Thanksgiving is celebrated on the fourth Thursday of November. However, did you know?

- ◆ That Thanksgiving's roots go back to Western Europe, long before the Pilgrims, where festivals were held to celebrate the successful gathering of in-season crops at harvest time, or in an expression of gratitude for God's blessing after natural disasters such as drought.
- ◆ That in America the first Thanksgiving celebration was held in 1619 at Berkley Plantation, Virginia.
- ◆ That the first traditional Thanksgiving holiday

was celebrated in 1621 by the Plymouth Colony in Massachusetts. That the participants did not think of the feast as a Thanksgiving celebration, but an expression of gratitude for God's blessings.

- ◆ That in 1777 the Continental Congress proclaimed a day of Thanksgiving following America's victory at Saratoga.
- ◆ That in 1789 George Washington proclaimed another day of Thanksgiving in honor of the ratification of the Constitution of the United States.
- ◆ That in 1817 New York adopted Thanksgiving Day as an annual custom, followed by other states.
- ◆ That in the mid nineteenth century, Sarah Josephine Hale, editor of Godey's Ladies Book, led a movement to establish Thanksgiving as a national holiday.
- ◆ That in 1863 President Lincoln proclaimed the last Thursday in November to be Thanksgiving Day to bolster Union morale.
- ◆ That after the Civil War Thanksgiving was

declared a national holiday, but only caught on gradually as the southern states saw it as a way for the northern states to force their customs on them.


- ◆ That in 1939 U.S. President Franklin Roosevelt shifted Thanksgiving Day to one week earlier to allow retail merchants an extra week of shopping between Thanksgiving and Christmas. Many Americans objected and the new date was dubbed "Franksgiving."
- ◆ That in 1941 the date was changed back to the fourth Thursday of November, where it has been ever since.
- ◆ That our friends in Canada celebrate Thanksgiving, but due to their northern geography the harvest is earlier, so that date is the second Monday in October.

Weinstock, Friedman & Friedman, P.A. hopes you have a lot to be thankful for this year, and wish you and your family a happy kickoff to the holiday season. Best wishes.

* 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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CONSUMER CORNER, By Jeffrey M. Lippman, Esquire



AVOIDING PROBLEMS WITH CONTRACTORS



Everyone has heard nightmares about home improvement contractors. As your Pre-Paid Legal Services attorneys, we hear concerns every day about consumers having difficulties with former and present contractors. This author readily acknowledges that most contractors are honorable, hard working business people who stand behind their work. Like all industries, there are exceptions which tarnish the reputation of the innocent. The purpose of this column is to give some common sense tips and advice to lessen the chances of becoming a victim.

One often gets what one pays for. Therefore, if one contractor is considerably less than their competition, that is something that deserves further inquiry. Penny wise is often dollar foolish. Another way to avoid problems is to seek referral from friends and family, especially those who had similar projects done. Personal referrals often lead to the best results.

Many people don't know that home improvement contractors must be licensed with the Maryland Home Improvement Commission (MHIC). Most home improvement work that is beyond mere aesthetics must be performed by a licensed contractor. These contractors have MHIC license numbers which must be displayed on all contracts and business solicitations (such as business cards and fliers). If there is no MHIC license number, you should shy away from that contractor. When considering contractors, the MHIC can be a resource. You can contact the Commission and using the license number, any complaint and/or grievance filed with the Commission are public record. Complaints and grievances are warning signs.

Before hiring a contractor, make sure there is a written contract with a time table for completion.

Your local Better Business Bureau also keep similar records of complaints and the local District and Circuit Court Clerk's Offices can assist in identifying if the potential contractor has been, or is, involved in litigation. These are all warning signs and accessible information.

Other areas where you can check for reputable area contractors include the National Association of the Remodeling Industry at www.nari.org or the National Association of Home Builders at www.nahb.org.

Here are some other tips:

1. Visit www.contractor-license.org; confirm licensing, registration and bonding information;
2. Visit job sites that this contractor is working on. The way the contractor treats that job site is a clue as to how they will treat your property;

3. Ask to see their insurance and confirm expiration dates. Contractors need to carry certain insurance and bonds;
4. Always seek written estimates with estimated times of completion. Before hiring a contractor, make sure there is a written contract with a time table for completion. **As a member of Pre-Paid Legal Services, you are entitled to have those contracts reviewed at no additional cost by an attorney;**
5. Do not pay the contract price in advance. Most contractors need one third down unless the material costs are large. Where the materials are extensive, you may wish to consider a bank draw loan. Whatever you do, make sure payments are in installments that are tied to completion of work and do not pay the final installment until the job is complete. Also, do not pay monies over and above the contract price without a thorough explanation and an additional contract presented, and agreed upon;
6. Do not pay in cash without getting a written receipt from the contractor. It is much better to use credit cards or checks so that proof of payment can be documented.



CONGRATULATIONS CORNER

Weinstock, Friedman & Friedman was recognized on the October PPL conference call for receiving 28 praise letters from satisfied members. Our staff and attorneys take pride in delivering excellent service to all of our members.

HAPPY THANKSGIVING
Our office will be closed Thursday, November 23 & Friday, November 24, 2006.

Business Basics - Starting and Running a Successful Small Business

“Very helpful and informative”

“I would like to come again and bring a friend.”

“The presenters were very knowledgeable and answered questions expertly.”

These are some of the comments WF&F received from the PPL Members who attended the seminar held by the Business Department entitled *“Business Basics - Starting and Running a Successful Small Business.”*

Invitations were emailed to PPL members in Maryland and the District of Columbia. The response was overwhelming. Even after the size of the room was doubled, we still had to schedule a second session for the overflow.

The four-hour presentation covered topics such as forming a company, record keeping, intellectual property, collections, classifying employees and independent contractors and dealing with the Internal Revenue Service.

“ Great presentations - All were experts in their fields. Very thorough information.”

All of attendees gave positive evaluations of the seminar.

Members who were not able to attend the seminar may still call and speak to an attorney about these or other business-related issues. WF&F will also consider additional seminars if we have sufficient requests for business related topics.

“ Great presentations - All were experts in their fields. Very thorough information.”

TO WHOM IT MY CONCERN:

RE: Victor A. Lembo, Attorney

I have worked with several attorneys associated with your firm, and to date I am very pleased with the results in dealing with Mr. Lembo.

What is outstanding about Mr. Lembo is that he portrays himself less of an attorney, but more so someone fully understanding his client's concerns, addressing the issues, and making it easier to resolve the problem.

Once more, I would like to say thanks to Mr. Lembo for doing just that in intake.

My time in writing this letter is well worth it. Once more, thanks.

Respectfully,
 Satisfied Member

SPOTLIGHT ON
Lisa McAlister
Lead Customer Service Representative

Lisa McAlister started her career at Weinstock, Friedman & Friedman in May 2000 as a bilingual customer service representative. It quickly became apparent that we had hit the jackpot with Lisa. Her customer service and people skills are excellent. Her positive and can do attitude is infectious.

Over the years Lisa has been our customer service representative trainer, assisted with member resolution and performed many other call center tasks. When the firm decided to create a lead customer service representative position, we knew Ms. McAlister would be the perfect person for the job. We were right.

Lisa insures our members' calls are answered promptly, politely and professionally. She continues to train all new CSRs and is the go to person for questions and concerns.

Ms. McAlister is a tremendous asset to our PPL team. Whether Lisa is greeting our members in English or Spanish, the member on the other end of the line knows their legal issues will be handled with care.



FOR SAFETY'S SAKE... MONITOR OTHER PERSONAL INFORMATION FROM TIME TO TIME

Personal information about you and your family is available from a number of sources. It is in your best interest to monitor this information periodically to make sure it is accurate.

SOCIAL SECURITY

The Social Security Administration (SSA) mails an annual statement to workers age 25 and over. You'll receive yours approximately three months before your birthday. Be sure to review it carefully to make sure all your earnings have been reported. Inaccurate reporting now could affect the amount of the benefit you collect later.

You don't have to wait until the SSA contacts you to view your Social Security Statement. You may request a copy at any time at no charge.

There are three ways to do it:

1. Visit the SSA website at www.ssa.gov
2. Call 1-800-772-1213
3. Download form SSA7004SM and mail it to:
Social Security Administration
Wilkes Barre Data Operations Center
PO Box 7004, Wilkes Barre, PA 18767-7004

You'll receive your statement within 2-4 weeks if you make your request online. By mail, within 4-6 weeks. If you make your request prior to your annual scheduled delivery, you will not receive an additional statement until the following year.

DRIVER'S RECORD

Mistakes on your official driver's record could lead to higher insurance rates. Your insurance company regularly reviews the information in this file and uses it to set your rates. Review your file periodically to make sure there are no discrepancies in the number and type of violations and points listed.

You may receive a copy of your driver's record by contacting your local Department of Motor Vehicles. Costs range, on average, from \$1 to \$10, depending on your particular state.

MEDICAL INFORMATION

The national Medical Information Bureau gives insurance companies access to the medical files of approximately 15 million Americans. This information is accessed when you apply for life, health or disability insurance. Inaccuracies in your medical file can affect the price you pay for insurance, as well as your ability to get the coverage you need.

A copy of your medical information is available for \$9.

To request your copy:

1. Call 617-426-3660
2. Visit www.mib.com and print a Request for Disclosure Form
3. Complete and mail to:

MIB, Inc.
PO Box 105, Essex Station
Boston, MA 02112



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