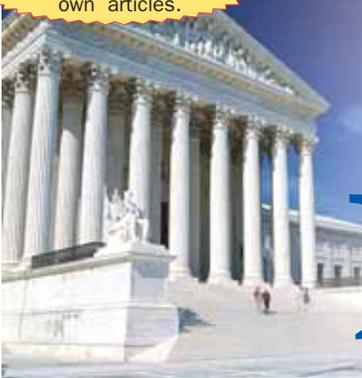


Front

You can include your own articles.



YOUR FIRM'S NAME HERE

123 Main Street ♦ Anytown, USA 12345

(123) 555-1212

LEGAL UPDATE

FALL 2012

HIGHLIGHTS OF LEGAL NEWS & INFORMATION

OUR NEW NEWSLETTER



We are pleased to introduce our newsletter.

It has important information on legal matters that affect you.

If you would like more information on any article, please call us.

ABOUT OUR FIRM

We can help you in all areas of law, including:

- Personal Injury
- Bankruptcy
- Estate Planning
- Family Law
- Business
- Real Estate

FREE INITIAL CONSULTATION

(123) 555-1212

**No Recovery, No Fee
On Personal Injury
Cases**

Why You Should Have A Will

Most people know that a will lets them determine who will receive their property when they die. Despite this significant benefit, relatively few people have wills.

If you die without a will, your property will be distributed according to state law. It may not be distributed the way you want, since it is distributed without considering the needs or circumstances of recipients.

A will can do more than just

determine how property is distributed upon death. It can name an executor. The executor will oversee your estate's financial affairs during "probate," including making sure your debts are paid and that your property is distributed as stated in your will. Without a will, a judge chooses your executor.

A will can also set up a trust, which can help save taxes. Thus, for people with substantial assets (like a home), a will can be a cost-saving tool.

Continued on other side



Know Your Rights If You Are In An Accident

Accidents are part of life. Try as we do to avoid them, they happen anyway. If you get in an accident, you have many rights. Whether it's an auto collision or other type of accident, it's important to know them. Here are some key rights accident victims should know:

- Right to fair compensation. Accident victims have the right to fair compensation. This usually means a sum of money to return you as close as possible to your position before the accident. Thus, you can recover for many things, including lost wages,

medical bills, and pain and suffering.

Of course, just being in an accident does not automatically mean you are entitled to money. The other side must pay you only if they are at fault. However, in most states, accident victims can still recover money even if they are partly at fault for the accident.

- Right to talk to your lawyer before answering questions. In a car accident you may need to give your name, address, license and insurance information. But you can talk to your lawyer before answering questions.

Continued on other side

Collecting Child Support Payments

For many divorced parents, collecting child support is difficult. Fortunately, there are steps parents who are owed child support can take to collect it. They include attaching the delinquent parent's wages, seizing his or her bank account, and possibly intercepting tax refunds.

Parents who are behind in child support payments usually won't be able to get out of paying prior support that is owed. However, they can ask a court to reduce future payments.

Parents owed child support can seek legal help to learn more about the steps mentioned above for collecting it as well as other remedies that may be available.

Why You Should Have A Will, *continued*

For married couples with young children, wills are essential. Each spouse should have a will in order to select a guardian for the children in case both parents die while the children are minors. The guardian will raise the children and manage their money. Without a will, the critical decision of who will be your children's guardian will be left to a judge.

Updating Your Will

You should review your will with your lawyer every two to three years to be sure it's up-to-date with your family situation and tax laws. In addition, it is especially important

to review and update your will when: there is a birth or death in your family; you want to change how your property will be distributed; your financial situation changes significantly; you want to name a new guardian or executor; you marry or divorce; you move to a new state.

Call us for help in making or changing your will. Laws for making and changing wills are specific, and you will want to be sure everything is done right. Also, we can explain how estate taxes affect you and help you make a will that may reduce your taxes and leave more to your family.

This newsletter has general information. Due to changes in the law, exceptions to general principles of law, and variations of state laws, seek professional legal advice before acting on any matter. ©2013 ANSI

Your Rights, *continued*

- Right to get property repaired. If you were in a car accident, you have the right to have your car fixed to its pre-accident condition. If the car is "totaled," you're entitled its pre-accident value.

- Right to decide whether to accept settlement offers. If you are in an accident, don't let the other side or an insurance adjuster pressure you to accept a fast settlement just to end the matter. This will likely result in receiving less than you are entitled to receive, as the value of most claims usually is not known until weeks or months after the accident.

Accidents happen, but you have many rights if you are in one. Knowing and exercising them will help you obtain all you are entitled to receive after an accident.

WE APPRECIATE REFERRALS

Many of our new clients are referred by existing clients. We appreciate and welcome referrals, and we can assure you that everyone you refer to us will receive the highest standard of legal service and professional representation.

Your Firm's Name Here

YOUR FIRM'S NAME HERE

**123 Main Street
Anytown, USA 00000
(123) 555-1212**