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IN THIS ISSUE

**Why You Should
Have A Will**

**Key Mistakes To
Avoid If You Are In
An Accident**

**Collecting Child
Support Payments**

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.

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Key Mistakes To Avoid If You Are In An Accident

Many innocent accident victims obtain less than they are legally entitled to receive for their injuries. This is due to easily avoidable mistakes they make. Here are common mistakes people make that hurt their claims – and how to prevent them if you're in an accident.

- *Not getting the right information at the accident scene.* It's hard to think clearly at an accident, but it's important to get the proper information – including information about the other party and witnesses.
- *Talking too much at the scene of an*

accident. Many people say things like "it was my fault," or "I'm not hurt" right after an accident. Anything you say can be used against you later, and statements like these – even if wrong – can hurt your case. So don't discuss fault or your injuries. These issues are complex and often cannot be determined until later.

- *Waiting too long to seek legal help.* Delay in seeking legal help can hurt you because as time passes, evidence gets harder to find and witnesses' memories fade. Delay can also cost

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FAMILY LAW TIPS

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.

Accident Mistakes, *continued*

you your whole recovery, as there are deadlines to make claims.

- *Accepting a fast settlement.* After an accident, you may be tempted to accept a quick settlement. But this will likely result in receiving too little money to cover all your injuries since your damages are not known until you recover and losses are totaled.
- *Believing insurance adjusters are on your side and trying to get you a fair settlement.* The truth is adjusters work for the insurance company. Relying on what they say you're entitled to receive will likely cost you money.

These are some mistakes accident victims make. If you're in an accident, even small mistakes can hurt your recovery. Be safe and call us promptly so you can avoid mistakes and get the maximum compensation.

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.