Prepaid legal plans called wave of the future

death and taxes

death and taxes.

If so, avoiding the legal professional comes in a close third.

Since taxes become increasingly complex, and dying without a will can be a costly error, more people than ever are requiring the services of an attorney.

ever are requiring the services of an attorney.

According to Don Lightfoot, president of Guardian Legal Services of Birmingham, there is a consumer trend toward group prepaid legal porgrams around the country and in Michigan.

In 1871, the Supreme Court struck down the last bar association rules inhibiting the formation of prepaid legal plans save failed. Most of them, the number of persons covered has grown from virtually none to more than two million, according to the Newbowse News Service.

Last year, a prepaid legal service, Last year, a prepaid legal service by labe pean operating for 140,000 Chrysler Corporation workers and trees and prepaid legal service as demand in recent automotive negotiations.

"Nationwide, prepaid legal service is not proposed to the control of the proposed legal service is not proposed to the control of the proposed legal service is not proposed to the proposed legal service is not proposed to the control of the proposed legal service is not proposed to the proposed legal service is not proposed legal service is not proposed legal s

plans. Since then, the number of persons covered has grown from virtually none to more than two million, according to the Newhouse News Service.

Last year, a prepaid legal service plan began operating for 1400 do Chrysher Corporation workers and reading the New York of the Service was demand in recent automotive negotiatives and prepaid legal service is no longer coming — It's here," said Lawrence Wood, president of the American Prepaid Legal Scruces Institute. The group was formed by the American Bar Association as a clear-inghouse for information.

SOUTHFIELD attorney Dennis Nystrom, a Southfield attorney who has represented insurance companies and nailroads among others, says that up to my people wheater for trouble to hap nehofore obtaining legal help.

But it's important to know your attorney," he said.

"Every individual should have a will, everyone pays taxes each year, and callroads and any and a real estate for trouble acted hand taxes.

"My parents lived in the home I grew up in for 29 years, but that's unu
"You don't solve problems with gibs." Nystrom said. We don't be a mount of the high incidence legal situations and alt ax service which would also work effects of the propaid plan.

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sual. Today we have a mobile society. Almost everyone will buy or sell a home and need an attorney eventual-

Nystrom and his firm, Jenkins, Nys-

Nystrom and his firm, Jenkins, Nystrom, Stelacchi, plans to work with Guardian Legal Services to provide year-round legal services to groups and individuals.

"The prepaid legal plans are coming very fast," he said. "With a prepaid program people know they can call an attorney before making vital decisions and not waiting until they're in trouble."

lieve in the quick answer type of practice but in maintaining the highest standards of the profession."

NYSTROM set his personal standards as an automey as a youngster. In about the legal profession has never a dear the p

NYSTROM set his personal standards as an attorney as a youngster. In the eighth grade in Cadillac he decided he wanted to be a lawyer.

"I had a close relative who was judge and I guesse he was my role mode," he said. "I made up my mind and never changed it."

He graduated from the Detroit Conge of Law in 1967, spent his first year in practice with a small Detroit firm and then went out on his own.

Today he is the city attorney for Romey's presidential campaign, in 1986 repairing the standard prominence both legally and politically. The firm has 17 attorneys, including one woman. They maintain an office in Southfield and another in Washington DC.

'With a prepaid legal plan, people know they can call an attorney before making vital decisions and not waiting until they're in trouble.

the firm after the State Bar encour-

the Irm after the State Bar encour-aged "open panel" arrangements where a person can get their service from any attorney. "We first started the program with the Wayne County Deputy Sheriffs, whom we represented at that time," he

"People just don't tell the whole sto-ry when they lack confidence. Knowing who they're dealing with is vital." Lightfoot jointed out that 70 percent of Americans have never seen an attor-ney. It's that 70 percent that the new-legal services are after. "We can save people large amounts of money on hourly rates and can help them solve problems before they hap-pen." Nystrom said.

Musicale presents winter trilogy

Community House for missicale members and guests.

Grace Herta, violin, will play Bethover's Romance, Op 50 and Wienlawsk's Legend, Op. 17, accompanied by Margaret Jean Blins, plano Mrs. Herta is a graduate of the Cincinnati College-Conservatory of Musics he will be playing a new violin made by William Slaby of Royal Oak.

Mrs. Elms will also accompany Marityn Winegardner, soprano, in her president for missing the Cincinnati College-Conservatory of Musics of Cincinnati College-Conservatory of Musics will be playing a new violin made by William Slaby of Royal Oak.

Marian Siatezynski, plainti, will penform "Gene" Marian Siatezynski is a graduate of the University of Detroit and studies by William Slaby of Royal Oak.

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The Birmingham Musicale of the University of Detroit and studies will be program to the University of Detroit and Studies will be program to the University of Detroit and Studies will be program to the University of Detroit and Studies will be program to the University of Detroit and Studies will penform "General Penform" by Marian Siatezynski, plainti, will penform "General Penform" but the Control Penform "General Penform "Gen

Three musicians from the ranks of the Birmingham Musicale will be featured in the Jan. 10 program at The postarance with the Birmingham Musicale members and guests.

Grace: Herta, violin, will play BeeBuffalo opera productions.

tion, call Mrs. Richard C. Royal, 642-1720.

Cologne caper

An evening that smells — the fra-grance of this great deal is quickly for-gotten after the mark gets a real whiff of the rip-off that has just been pulled

of the rip-off that has just been pulled on him.

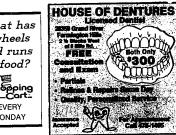
This "sting" normally takes place at factory gates or in shopping center parking lots or malls, and the victims, in this brief drama, are usually men who have been convinced by the con man that they are buying expensive, well-known perfumes for wives or sweethearts at prices far below retail rates.

Students show art

"Student's Choice," an exhibition of art and design, is on display Monday-Thursday, 9 a.m. to 9:30 p.m., Friday and Saturday, 9 a.m. to 4 p.m., Jan. 14-25, at the Center for Creative Studies (CCS)-College of Art and Design, in the Yamasaki main floor gallery.

CCS is located at 245 E. Kirby, near the Detroit Institute of Arts, in Detroit's University-Cultural Center. Call 872-3118 for further information.









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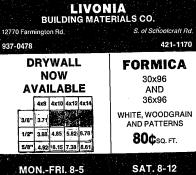
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