

Prepaid legal plans called wave of the future

By SHIRLEE IDEN

Two things no one can avoid are 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.

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

In 1971, the Supreme Court struck down the last bar association rules inhibiting the formation of prepaid legal 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 140,000 Chrysler Corporation workers and retirees and prepaid legal service was a demand in recent automotive negotiations.

"Nationwide, prepaid legal service is no longer coming — it's here," said Lawrence Wood, president of the American Prepaid Legal Services Institute. The group was formed by the American Bar Association as a clearinghouse for information.

SOUTHFIELD attorney Dennis Nystrom, a Southfield attorney who has represented insurance companies and railroads among others, says that up to now people waited for trouble to happen before 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 participating in a real estate transaction has become nearly as inevitable as death and taxes.

"My parents lived in the home I grew up in for 29 years, but that's un-

usual. Today we have a mobile society. Almost everyone will buy or sell a house and need an attorney eventually."

Nystrom and his firm, Jenkins, Nystrom, Sierlachi, 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."

Nystrom said that in the past many such plans have failed. Most of them, he added, were quick answer approaches that more often than not only used the telephone.

"WE PLAN a more comprehensive approach with our senior people doing the initial interviews," he said. "We don't feel it would be fair to put rookie lawyers on those interviews."

Nystrom said having prepaid legal services is like having a personal lawyer on retainer.

"That's something only the wealthy and corporations had previously," he said.

Participants in the prepaid legal services offered by Nystrom's office will pay or have paid for their \$65 dollars a year or \$1.25 per week.

"Starting off they will get two free hours of legal advice worth more than \$100, so they're ahead of the game at the outset," Nystrom said.

Theoretically, that client could get the legal advice needed to complete his will and an uncomplicated no-fault divorce.

"Divorce, child custody and support are the high incidence legal situations along with real estate," he said.

Nystrom said the firm plans an annual tax service which would also work efficiently into a prepaid plan.

"You don't solve problems with glib answers," Nystrom said. "We don't be-

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

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 a judge and I guess he was my role model," he said. "I made up my mind and never changed it."

He graduated from the Detroit College 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 Romulus and has achieved prominence both legally and politically. The firm has 17 attorneys, including one woman. They maintain an office in Southfield and another in Washington D.C.

Nystrom is married to Carol, a homemaker, and has three children, Lauri, 18, a freshman at American University in Washington D.C., Yvonne, 16, and Donnie, 9. They live in Troy.

For Dennis Nystrom, excitement about the legal profession has never faded.

"I have a varied practice and have loved my work and being involved in political campaigns," he said.

His campaigning expertise comes from working in the first senatorial campaign for Robert Griffin in 1956 and his re-election bid in 1972.

"I WAS AN advance man with George Romney's presidential campaign in 1968," Nystrom said. "His trouble now is so immense of his problems then. But he will speak out and take a stand rather than be timid and stand pat."

Nystrom said the prepaid legal involvement began three years ago for

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— Dennis Nystrom

the firm after the State Bar encouraged "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 said.

One of the key ingredients in the lawyer-client relationship must be confidence, Nystrom says.

"People just don't tell the whole story when they lack confidence. Knowing who they're dealing with is vital."

Lightfoot pointed out that 70 percent of Americans have never seen an attorney. 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 happen," Nystrom said.

Musicales presents winter trilogy

Three musicians from the ranks of the Birmingham Musicale will be featured in the Jan. 10 program at The Community House for musicale members and guests.

Grace Herta, violin, will play Beethoven's Romance, Op. 50 and Wieniawski's Legend, Op. 17, accompanied by Margaret Jean Elms, piano.

Mrs. Herta is a graduate of the Cincinnati College-Conservatory of Music. She will be playing a new violin made by William Slay of Royal Oak.

Mrs. Elms will also accompany Marilyn Winegardner, soprano, in her presentation of "Piangero la sorte mia" ("Giulio Cesare"), Handel, "The Founders Day. Speaker for the day will be Mrs. Robert R. Bockemuhl, Southeast District president. For information,

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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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