

Legal plans are here

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

Nystrom and his firm, Jenkins, Nystrom, Sterlacci, 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.



Dennis Nystrom contends that prepaid legal services can be like putting a lawyer on retainer for every family. (Staff photo by Mindy Saunders)

"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 these interviews."

Nystrom said having prepaid legal services is like having a personal family attorney 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 them \$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.

27% off

ALL WALLPAPER

Call in any pattern from any book.

NO FREIGHT CHARGE

NO DELIVERY CHARGE • PAY WHEN DELIVERED

BLOOMFIELD 851-7110	ANN ARBOR 682-1140	FLINT 787-3050
GROSSE PTE. 886-4050	FARMINGTON 474-1780	ROYAL OAK 544-3800
TROY 524-2200	LIVONIA 522-7500	OTHER AREAS 800-462-2488

Post Wallcovering Distributors, Inc.

50 Cents Per Roll Added To All Orders Less Than Full Case (24 Rolls)

HOURS MON. — FRI. 9:00 A.M. to 5:00 P.M.

© 1979 - Post Wallcovering Dist. Inc.



JACK STEVENS

BIG or TALL MENS WEAR

Winter Clearance Sale

NOW THRU JAN. 31, 1980

Suits 1/2 off

Winter Coats 1/2 off

Flannel Shirts 1/2 off

Long Sleeve Sport Shirts \$9.99 ea. 2/\$15

LONG SLEEVE T-SHIRTS With Transfer \$4.99 Reg. \$8

All Sized Infants to Adult Mens & Womens

CROWLEY'S CENTER 3535 Rd. at Farmington Rd. 553-1830

ALSO LOCATED AT: 4th & Main St. 553-1830

We're here to answer any questions about cancer.

Won't you call us?

We're your own cancer information center. And we try to make it as easy as possible for you to talk over the phone. About any cancer concern you may have.

We're reliable and up-to-date. And we talk frankly about things like causes, and we'll explain terminology. We know about diagnosis and treatments. And we'll talk with you even if you're just feeling uncomfortable about something you've read, or heard, or seen.

If you're a cancer patient, we can direct you to counseling programs and discussion groups. To free special equipment and supplies. To financial assistance.

And better yet, we keep everything confidential.

When you have a question about cancer, no matter how big or how small, call us toll-free. That's why we're here.

Call toll-free 1-800-462-9191

Someone to turn to CAN Cancer Action Now A community doing all it can against cancer.

Thursday, January 17, 1980

\$200 SKI-DOO BLITZ BONUS.

Make your best deal. Ski-Doo will make it better.

There's a \$200 bonus waiting for you to get a new Ski-Doo while the Blitz is on. Make your best deal and buy either the power-packed 1980 Blizzard® 5500 or the super handling 1980 Tracker® 55. Then, Bombardier will make it an even better deal and send you a check for \$200. Now that's a bonus!

Your dealer also has the best Blizzards prices on the entire line of 1980 Ski-Doo models. And he's going big in accessories on old machines. Act fast to get the model of your choice. The offer ends January 31, 1980. There will never be a better time to go Ski-Doo.

PLUS OUR SPECIAL OFFER. FREE!

FOR A LIMITED TIME ONLY

\$100.00 RETAIL VALUE

IN QUALITY SNOWMOBILE CLOTHING WITH THE PURCHASE OF THE EVEREST 500 ELECTRA

SALES, SERVICE, CLOTHING, ACCESSORIES ALL AT

SNO-TRAILS

Your Snowmobile Headquarters

24490 Five Mile Just West of Telegraph Open Mon.-Sat. 532-4555

SALE INNOVATIONS FROM SALE

Your drafting supply, printing & reproduction specialists

FIRST ANNUAL NEW YEARS SALE DEC. 27 - JAN. 31

ARCHITECTS/ENGINEERS, ARTISTS, DRAFTSMEN, DESIGNERS, STUDENTS

Most of you do not drive a 1948 Studebaker and yet many of you are working on drawing boards that are of the same vintage as the aforementioned. Stop at DUNN BLUE and let us introduce you to the all new DUNN "Futuristic" Drafting Table specially SALE PRICED just for you.

DUNN R3760 "Futuristic" drafting table size 37 1/2" x 60". Available in four exciting color combinations. Retail price \$385.00

Cramer 6E-22MC drafting stool. Fabric seat and back with casters. Adjustable height. Retail price \$129.90.

COMBINATION RETAIL VALUE \$514.90

SALE PRICE \$399.00

At DUNN BLUE our drafting furniture is manufactured in the U.S.A. and sold at European prices. 20390 W. 8 Mile Rd. (W. of Evergreen) Southfield, MI 48075 313 • 353 • 2950 Hours: MON-FRI 8:30 AM — 5:00 PM

DON'T MISS THE GREATEST CLEARANCE EVER!

* SPECIAL *

YOU CAN SAVE 10%, 30%, or EVEN 50%.

If you've been waiting for the best bargains of the New Year, it's at 7-Grand's Greatest Clearance ever. Just think, you could save as much as 50% at participating 7-Grand Stores.

Remember, if it's on Sale, it's at the New Seven-Grand Shopping Center.

WE WANT YOU TO SAVE! 7-GRAND SHOPPING IN GRAND STYLE 7 MILE ROAD AND GRAND RIVER

Exclusively leased & managed by Haymen Company