

Prepaid legal plans called wave of the future

By SHIRLEE IDEN

irmingham, 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 re-

presented 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, Sterlacchi, 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 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. 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 believe 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.



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

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