

OAKLAND-BUSINESS Finance

Finding inexpensive legal help



SID MITRA, Ph.D.

Suppose you need an attorney to read your purchase agreement...

do you call? Well, legal help is generally very expensive. But, there are ways that you can find assistance for a very reasonable cost.

- Legal Service Plan, (800) 323-4620, cost about \$100 per year.
Catalwell Legal Services, (800) 222-3035, cost about \$100 per year.
UAW Legal Service Plan, (810) 669-3850.

Although these plans have similar features, they may differ from each other in several respects.

Key features

When you join you are assigned a Plan Attorney from your area right over the phone. From that point on, you may call your attorney on any legal matter.

member enjoys the following basic legal services:

Unlimited Telephone Counseling - You are entitled to an unlimited number of telephone consultations with your Plan Attorney during normal business hours.
Face-to-Face Consultation - There is no charge for the initial face-to-face consultation on any new legal matter.

Review of Legal Documents - You may have legal documents up to six pages long reviewed at no cost.
Legal Letters/Phone Calls on Your Behalf - Plan Attorneys will write legal letters and make phone calls on your behalf to resolve legal matters.

Warranty Problems - If you have problems with a product you have purchased, your Plan Attorney will resolve the matter.

Legal help is generally very expensive. But, there are ways that you can find assistance for a very reasonable cost. One of the ways to do this is to obtain a membership in a legal service plan.

at a rate of no more than \$59 per hour.

Simple Wills - Your Plan Attorneys will prepare a new simple will, or update an old simple will as often as needed.

Small Claims Court - While attorneys often will not represent you in small claims court, Plan Attorneys will counsel you on how to take care of all the necessary paperwork.

Government Programs - If you have questions on various governmental programs such as Social Security, Medicare, Unemployment Compensation, etc., your Plan Attorney will help you locate the correct agency and counsel you on how the programs operate.

Supplemental Legal Services indicate work involved beyond the basic services. These matters may be handled under one of the three types of Supplemental cost structure:

- guaranteed maximum fee;
guaranteed maximum hourly rate;
guaranteed maximum rate for contingency fee.

For instance, such family law matters as divorce and child support problems can be handled at a guaranteed maximum hourly rate of \$70. Alternatively, if desired, a guaranteed maximum fee for the service will be quoted.

So, when you need someone to read and advise you on a contract, or need legal help in case of a civil or criminal proceeding, one place you can turn to would be a Plan Attorney. It is like having a personal physician. And having such a resource is certainly a relief.

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Musician's Web site is a classic



EMORY DANIELS

On their next stop on the Internet, music lovers will want to visit the World Wide Web site hosted by Joseph Rescigno, who conducted Opera Columbus.

The excerpt from Verismo takes advantage of cutting-edge MPEG audio compression technology. (MPEG is the Motion Pictures Experts Group standard devised in 1993.)

Visitors to Concentratee will find links to other sites where music in classical forms may be downloaded.

Musician and webmaster Rescigno has experimented with illustrating a response with a sound file. "I illustrate a few bars at the piano and visitors can

download the sound if they like."

The site also includes a selection from "Verismo," a CD on which international artist Diana Soviero sings arias from well-known and little-known operas of the turn-of-the-century Italian school of opera composition known as verismo.

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Surfers not interested in classical music, or those who won't visit Columbus under any circumstances, may enjoy either of these two sites:

A new electronic magazine called Michigan Small Business gives entrepreneurs a resource for timely information, business tips and networking. Michigan Small

Business is published weekly by the Electronic Publishing Network and the small Business Association of Michigan.

The publication is delivered to subscribers' E-mail boxes via the 'Net.

By subscribing to Michigan Small Business, small-business owners can connect other subscribers with similar interests.

Whether they ask questions about taxes, workers' compensation insurance, or the most economical way to incorporate a small business, subscribers will get feedback rather quickly.

Donn Carr, marketing director for SBAM, said that 16 percent of Michigan small business owners are already connected to the Internet.

EPN publishes six E-mail journals in 12 countries. Michigan Small Business is the first EPN journal tailored specifically to the Michigan market.

A six-month subscription to Michigan Small Business costs \$15. To subscribe, send E-mail to majordomo@cedar.cic.net.

year's cyberstore has been enhanced.

Web surfers can point to http://www.goodyear.com and find Goodyear's tire catalog pages, including sizes, full product specifications and other more-detailed features.

With a few clicks, consumers can determine the Goodyear tire best suited to their car and their personal driving habits. With a few more clicks, users can locate their nearest Goodyear retailer.

Goodyear's chemical division can be accessed at http://goodyear.com/chem for information about Goodyear's line of polymers, resins, latex and rubber chemicals.

Since going on-line in March 1995, Goodyear's Web site has been judged one of the top 25 Web sites by Interactive Age magazine and included on the Internet Business Center's list of best commercial sites.

Focus on networking, becoming liked



GEORGE HAYES

Q: Why am I having such difficulty getting a network of working meetings? People seem to be avoiding me!

A: Networking is certainly not as easy as it used to be. When consultants and writers began espousing the systematic use of informal contacts (networking) several years ago, it quickly became the rage and with good reason.

Several studies seemed to show that more and better jobs could be accessed using this simple strategy. Suddenly, placement offices and outplacement firms began charging out trained armies of networkers scouring the globe for "information meetings."

Now, the novelty is gone and most managers are at least familiar with the concept. While networking is tougher than it once was, you really have no choice. A job campaign that does not incor-

porate networking as a major strategy is likely to miss the large segment of the job market.

Take heart that few people network well, even fewer network in volume, and there's still a lot of virgin turf out there.

Here are a few tips that might lighten the odds of getting a meeting:

- Offer to meet after hours or on Saturday.
Softly your contact up with a brief letter before calling.
Don't suggest lunch.
Make sure you have something in common with your contact, preferably a person. Nothing will get you in the door faster than a mutual acquaintance.
Stress that you are proposing a short meeting - say 20 to 30 minutes. This should be adequate if you're organized.

As one who gets hit on frequently, let me explain why I'm reluctant to schedule networking meetings:

tacts, you won't pursue them anyway.

- You'll want to buy me lunch.
I'm running out of good excuses - the bus rarely breaks down.
I don't feel that I'm coming across well in interviews. My presentation is organized and I have good credentials.

A: Don't take this personally, but focus on getting liked. Really. Nobody gets hired until he gets liked. Employers aren't simply interested in hiring a set of skills. They know they have to live with the people they bring on board, and failing the compatibility test means failing the interview.

Making yourself likeable isn't just a matter of electricity, chemistry or natural charm. There are actually some techniques you can practice to become more appealing at a gut level:

- Lighten up. I met a fellow recently who never cracked a smile throughout an entire morning of testing and interviewing. Now this really tired me off because I'm

all know people with first-rate cars who can't be counted on at all! In fact, if you're riding the bus you've got one less excuse - the bus rarely breaks down.

Q: I don't feel that I'm coming across well in interviews. My presentation is organized and I have good credentials. Any tips?

A: Don't take this personally, but focus on getting liked. Really. Nobody gets hired until he gets liked. Employers aren't simply interested in hiring a set of skills. They know they have to live with the people they bring on board, and failing the compatibility test means failing the interview.

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