Pre-paid Legal makes services more affordable

BY JONI HUBRED
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When Connie Kraska's marriage ended in 1988, she had no idea how much time she'd spend in court over the next 13 years.

Her experience with the legal system has the Farmington Hills mother of two promoting the advantages of Pre-Paid Legal services, which she says "does for attorneys and legal bills what HMOs do for doctors and hospitals." For a monthly fee of $25 (in Michigan), clients receive unlimited phone consultations, contract and document reviews and help with traffic tickets, along with discounts on other services.

Kraska, who relied on Legal Aid and even cleaned her attorney's offices to help pay fees, believes the service helps balance the scales of justice.

"What I have seen in the legal system ... those who have money, that's where the justice comes from," Kraska said. "Very often, it's the children who get short-changed."

Ultimately, she'd like lawmakers to place some limits on legal expenditures.

"I would like to see some legislation where if there's a suit, one party cannot spend more than 10 percent of what the other party spends," she said. "That would make it more equal than it is now."

Particularly in cases of divorce and child custody, legal wrangling can go on for years, funneling money that could be used to support and educate the couple's children into attorneys and court costs. Enrollment in pre-paid legal includes a 25 percent discount on attorneys' fees for those cases.

Working through an established law firm in Oakland County (whose name isn't publicized), the pre-paid legal plan offers unlimited telephone consultations on personal or business matters, letters or phone calls on a client's behalf, legal document review and will preparation annually.

Kraska's son made use of the service recently, when he was issued a traffic ticket while driving in Indiana.

"They're sending an attorney in Indiana to represent him, so he doesn't have to make an appearance in court," she said.

Pre-paid legal also covers more serious matters, assisting in defense of civil suits and job-related criminal charges – even a charge of vehicular manslaughter, provided drugs or alcohol are not involved. Benefits vary based on how long a client has been enrolled in the program, Kraska said.

She could also have benefited from this kind of service after a "slip and fall" accident at an apartment complex where she was living left her unable to work. She sued the company that owned the apartments, but not before they evicted her family.

STAFF PHOTO BY BILL BRESLER

Home base: After dealing with her own needs for legal assistance, Connie Kraska developed a business selling pre-paid legal services.

While it may sound like her family has had more than its share of contact with the legal system, Kraska said the average person has some kind of legal issue three or four times a year – whether it's reviewing a lease, refinancing a house or a civil dispute with a neighbor.

"Usually, people don't call an attorney, because they feel it's too cost-prohibitive," Kraska said. "There are a lot of things that can make this worth your while."

While Pre-Paid Legal is growing in popularity nationally, only about 40,000 people have been enrolled in Michigan. Kraska's brother introduced her to the service earlier this year. Since then, she's been a crusader – and not shy about telling her story.

"This kind of thing puts justice in more people's hands," she said. "That's why I started marketing it. This is something, with my personal history, that strikes to the core."

■ *For more information, call Kraska, an independent associate, at 866-825-6865 or learn more at her website www.A1FinancialSuccess.com*

Officials, youth attend national cities conference

A contingent from the city of Farmington Hills, including Mayor Nancy Bates, councilwoman Vicki Barnett and members of the Mayor's Youth Council attended the National League of Cities in Atlanta recently.

Nearly 4,000 municipal government officials gathered to develop priorities for 2002, focusing on homeland security, combating racism, issues surrounding youth education and families and federal policies that will help local government build strong and productive communities.

Harrison High School students Josh Rabinowitz, Courtney Crites, Samantha Steckloff and Harrison graduate David Kinchen, now a student at Michigan State University, represented Hills youth.

Along with developing an action agenda of priority issues for America's cities and towns, delegates heard from federal agency representatives and attended workshops on homeland security to aid local officials in protecting their communities.

Bates is vice chairwoman of the NLC Steering and Policy Committee for Human Development and is a board member of the NLC Institute for Youth, Education and Families.

The conference also addressed undoing racism in America's cities. Several workshops focused on the challenge many cities face in bringing together diverse ethnic communities.

An event held at the Ebenezer Baptist Church honored the legacy of Dr. Martin Luther King Jr. and reaffirmed the cities' commitment to eliminating racism in communities.

Farmington Hills will honor King with two special events next month: A candlelight walk at 5 p.m. Sunday, Jan. 20, starting at the Costick Activities Center, and a special community tribute from 11 a.m.-1 p.m. Jan. 21 in the city council chambers.

CABLE CONNECTION

Santa brings 'magical-make-believe' to SWOCC

A popular holiday song says it best this season: "We need a little Christmas right this very minute!"

It's a sentiment that transcends ethnic celebration or religious belief. It's about a simple human need for magical-make-believe to help us forget and soothe our broken spirits.

Be part of that magic from 6-8 p.m. this Monday, Dec. 17, when Santa visits SWOCC Studios for his annual Santa Call-In Program. In its fourth year, this live broadcast has become a holiday tradition for the City of Farmington. Kids from the cities of Farmington, Farmington Hills, and Novi get the opportunity to personally talk to Santa and tell him what they want for Christmas.

What could be easier for busy moms and dads? And how much fun for kids to say they've been on T.V.? Santa's a popular guy judging from the almost 200 calls last year, so call early to hear that Ho! Ho! Ho! Just grab a phone and dial Santa's special call-in number (248) 473-7266.

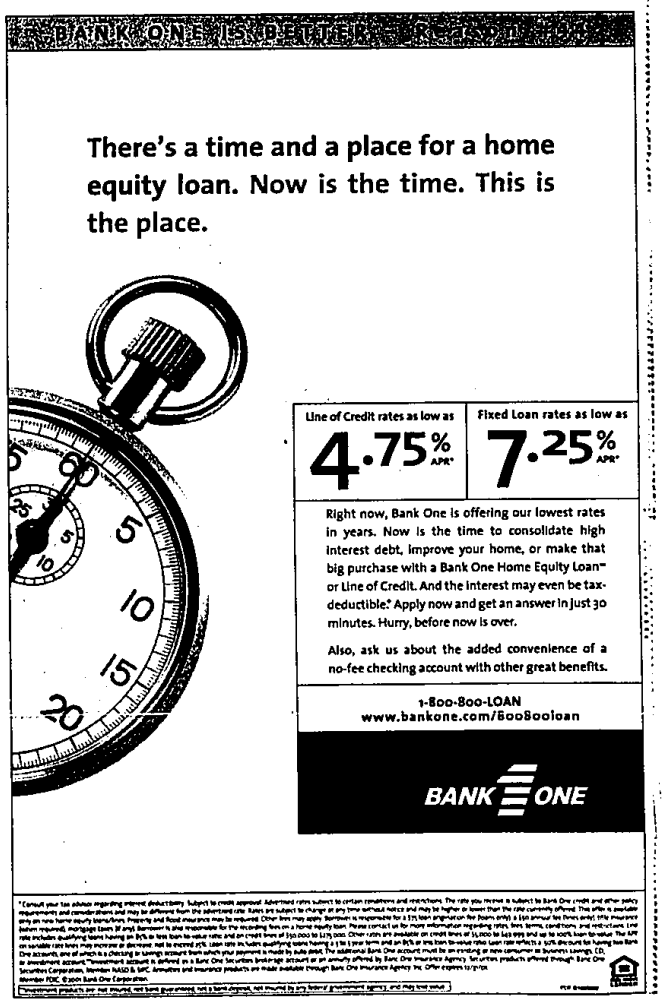
SWOCC Studios wanted to make Christmas special for even more kids this year, so we invited boys and girls from around town and the Farmington Youth Assistance to be Santa's guests and meet him after the show. It's sure to be a thrill of a life-time for most and for some the only chance they would get to visit with the man in the big red suit.

But that's not all. To add to the merriment, local singer Alisa Berhorst joins co-host and Council Member Mary Bush and helper Elf Michelle to perform some holiday favorites.

There's even more reason to watch this year as over 80 kids from our local schools entertain you with Christmas carols throughout the evening. Friends and family won't want to miss this fun show or the special one-hour "Santa Singers" program airing on INFO TV-12 through December.

A special thanks to vocal music teachers Eileen Howe from Lanigan Elementary and Brenda Gold-Sloan from Gill Elementary, who gave their students much more than a chance to sing. They gifted them with an awesome Christmas memory.

Good memories are magical and last a lifetime. They have the power to comfort and make you smile no matter where you are or what age. Christmas is all about memories of family, tradition, sharing, and caring. The next time you hear the words "we need a little Christmas right this very minute," you might want to recall one of those special memories and enjoy the moment.

Happy Holidays, everyone!

Marsha Droz is Community Producer at SWOCC Studios (Southwestern Oakland Cable Commission). The next Cable Access Committee meeting is at 7 p.m. Tuesday, Jan. 8 at SWOCC. The next SWOCC meeting is at 7 p.m. Wednesday, Jan. 23 at Novi City Hall.