

# YOU & the LAW



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## Lawyers give back through pro bono legal services

Equal access to justice is an important part of our democratic form of government. Having your day in court usually means you need a lawyer because the unfamiliar rules of the legal system put you at a disadvantage if you appear in court without one.

Because equal access to justice is such an important right, the legal profession has made it part of a lawyer's duty to help provide legal services to those unable to pay. Every lawyer assumes this responsibility when taking the oath to become licensed to practice law.

This duty to provide legal services to people of limited income is often referred to as "pro bono" work. Pro bono comes from the Latin *pro bono publico*, which means "for the public good." Lawyers believe that people who can't afford a lawyer should still have access to legal help.

The American Bar Association (ABA) sets the standard for ethical rules for lawyers. The ABA standards are that lawyers should try to provide at least 50 hours of pro bono legal services each year to people of limited income or to charitable organizations that serve the poor.



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Many lawyers also provide legal services at substantially reduced fees to individuals and organizations that promote civil liberties or public rights and to religious, civic and educational organizations to support the work that these groups do for the public good.

Some law schools provide opportunities for law students to participate with licensed attorneys providing pro bono legal services. The law students gain practical experience and legal skills while helping to provide an important service to the community.

Pro bono services from individual lawyers and law students are not enough to meet the legal needs of all

those who are unable to pay. To meet those needs, the government and the legal profession have worked together to create legal services organizations.

Helping fund legal services organizations is also part of the pro bono responsibility of the legal profession. When it is not feasible for a lawyer to provide legal representation, the lawyer can meet the pro bono requirement by providing financial support to these organizations.

Every state has one or more legal services offices. They are usually in larger cities. These legal services organizations operate like law firms, hiring attorneys to work full or part time to represent people with limited income.

If you need an attorney and don't have one or don't think you can afford one, contact your local bar association for the names of lawyers in your community who are willing to take on pro bono cases. The association should also be able to give you the name of your nearest legal services organization.



## Money-making schemes target seniors and veterans

People on fixed incomes can be easy prey for telemarketing schemes. Scammers promise a chance to earn money through business opportunities designed to be attractive to those trying to supplement their income.

Recently, the Federal Trade Commission brought charges against three people and multiple companies that took millions of dollars from people with promises they would multiply their investments.

The callers offered seniors and veterans an opportunity to invest in e-commerce websites, promising income from the website revenues. They even promised a 100 percent money-back guarantee.

At first, the scammers stayed in touch with their “investors” and made it

seem as if everything was going well. They even persuaded some people to put up more money. But they never made the promised payments. Then the scammers stopped communicating with their “investors.”

There were no e-commerce earnings and no refunds. It was all a sham.

If you are considering a business opportunity, try researching it on the Federal Trade Commission’s website, <https://www.consumer.ftc.gov/features/feature-0019-business-opportunity-scams/>.

The law requires companies promoting business opportunities to give you certain information before you hand over any money. Use this information to research the company before investing.



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If a company asking you to invest your money with it won’t provide you with information about the business upfront, there’s a good chance you won’t see the income it promised and you won’t get your money back.

## Choosing the right generator for your home

Severe weather events such as heavy snowstorms, hurricanes, flooding, tornadoes and other acts of nature can cause power outages that last for hours or even days. For your health, safety and comfort, you may decide to invest in a generator to power your house in the aftermath of an extraordinary weather event.

When choosing a generator, you’ll want to consider your budget, your power needs and your ability to maintain and operate a generator.

There are two types of generators: portable and stationary. Portable generators are less expensive, but they require more effort and attention to operate during an outage. You will need to move the generator outside from the garage or basement where it is stored, connect it to the items you want to power, monitor fuel levels and refuel it yourself.

A stationary generator, also referred to as a standby generator, costs more

to purchase, and a professional must install it. It starts automatically when the power goes out and alerts you when it needs to be serviced. It can be powered by natural gas or propane gas.

Generators come in different sizes, based on the amount of wattage they can power. The size that will work best for you depends on what appliances are essential to your comfort and safety during an outage.



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You may need to consult an electrician to help you evaluate your needs if you are trying to power most or all of your house.

*Consumer Reports* offers these general guidelines for choosing a generator:

- ▶ Small portable (3,000 to 4,000 watts) — powers the basics: a refrigerator, sump pump, several lights, a television.
- ▶ Mid-size portable or small stationary (5,000 to 8,500 watts) — powers the basics above, plus portable heater, computer, heating system, well pump, more lights.
- ▶ Large portable (10,000 watts) — powers everything previously noted plus small electric hot water heater, central air conditioner, electric range.
- ▶ Large stationary (10,000 to 15,000 watts) — powers the same as a large portable, plus clothes washer, electric dryer. It essentially covers the whole house.



# Should you buy travel insurance?

When looking forward to a special vacation, you don't want to worry about losing money if you have to cancel. Travel insurance can protect your prepaid travel costs if you are unable to take the trip as planned or if you have to end your travel early due to an illness or family emergency.

Travel insurance also protects you while you are traveling. It covers emergency medical care you may need while on your trip. Your regular health insurance policy may not cover medical expenses incurred outside the country.

For instance, Medicare does not cover treatment outside the United States. Check with your health insurer to find out if it will cover you while you are traveling.

Medical evacuation insurance is a feature that pays the cost of transporting you to the nearest appropriate medical facility in case of illness or injury. That can be a significant cost if you are in a remote area some distance from a hospital. This coverage can also provide necessary medical transport back to the United States.

You can purchase travel insurance to pay death benefits if you die in a plane crash or to reimburse you for loss of your luggage or other valuables. The type and amount of travel insurance you need depends on your concerns.

Robert Hunter, director of insurance for the Consumer Federation of America, recommends against buying insurance to cover small losses you can afford to absorb.

Losing some of your belongings while on your trip is an inconvenience, but it won't break you financially. Rather than buying insurance to cover lost possessions,



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keep a close watch on your valuables and be prepared to risk the loss of some less important items.

If you want insurance to pay benefits to your family in case you die, a term life insurance policy is a better choice. It pays benefits regardless of how you die, while flight insurance only pays if you die in a plane crash while you're on the trip.

Travel agencies and companies on the Internet sell travel insurance. Different types and levels of coverage are available, with more generous benefit packages costing more.

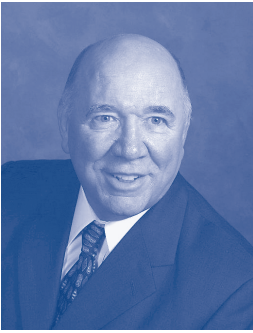
*Consumer Reports* recommends using the websites [www.InsureMy.com](http://www.InsureMy.com)

[Trip.com](http://Trip.com) and [www.squaremouth.com](http://www.squaremouth.com) to comparison shop.

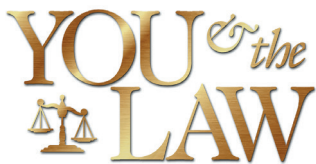
The language used in an insurance policy can be confusing. You may not be able to determine if your situation is covered without speaking to a representative of the insurance company.

Once you have an idea of what risks you want to insure, call the insurance company directly at its toll-free number and ask if your situation will be covered. Be sure to ask about any limits if you have a pre-existing condition and any restrictions on your right to be reimbursed if you cancel or interrupt your trip.





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## Depression affects millions of people, but is treatable

Depression is a widespread health issue affecting roughly 16 million Americans yearly. Many people associate depression with sadness, but it is much more than that. In fact, someone who is depressed may show no signs of the sadness typically associated with depression. Instead, a depressed person may be disinterested in activities of normal daily life or may have trouble concentrating. Someone suffering from depression may seem anxious, agitated or even angry on a regular basis.

Some physical symptoms, such as unexplained back pain or headaches, can be evidence of depression. Depression can also result in a change in appetite or sleeping patterns. It can cause insomnia or the opposite, sleeping too much. Changes in appetite can accompany

depression, resulting in unexpected weight loss or weight gain.

Because the signs of depression can vary so greatly, it can be difficult to diagnose. What distinguishes depression from ordinary sadness is a sense of emptiness or hopelessness. Someone who is depressed is



unable to enjoy life, not just momentarily, but for extended periods.

If you think you might be depressed, see your doctor or a mental health counselor, especially if your symptoms of depression are interfering with your daily activities of work, school or home life. Talk to a trusted friend or family member to let him or her know what you're experiencing.

It is important to know that depression is a risk factor for suicide. If you have thoughts of hurting yourself or committing suicide, get help immediately.

For more information on depression go to <https://www.nimh.nih.gov/health/topics/depression/index.shtml>.

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