

## Why Legal Services are Important

We are likely to require legal help at least once a year, yet many of us do not actively seek legal help.

According to a survey conducted by Leo J. Shapiro and Associates, on behalf of the American Bar Association's Section of Litigation, close to three quarters of American adults go through some event during a twelve-month period that may require the services of a lawyer. Over half of those who needed an attorney opt not to hire one, and close to 80 percent of those yet to experience legal problems gave strong indications they might do the same.

Why all the worry? Cost is the greatest sticking point for most consumers. When it comes to hiring a lawyer, hourly fees of \$100 up to \$1000 are too much for most people's budget. And then there is the trepidation of searching for a good attorney and the right service, with a lot of uncertainty and confusion as to what a lawyer would do, and how to tell the good from the bad.

A legal plan may resolve these problems and change the way you think of legal services. Thanks to this arrangement, you can now talk to a lawyer whenever you have a problem, without fear this will leave you in debt. In fact, you don't even need to be entangled in a legal problem to receive legal advice: Simply pick up the phone, call your attorney and get the necessary legal advice inclined of resolving any potential problems. With professional legal advice and follow-up, you can prevent 90 percent of your legal questions from turning into legal problems. Basic services such as the drafting of your will, review of sample health contracts and writing letters on your behalf are done at no cost to you. If you want further coverage to include family problems, such as a divorce or custody of children, and any legal representation in court, then you simply pay a premium and enjoy more inclusive coverage.

Even if your plan doesn't cover intricate legal matters, it can still save you money on those exorbitant attorney fees. Discounts of up to 20 percent are offered for hourly and flat rates. Ultimately, it's not all about how much you can save. Keeping an attorney readily available at all times gives you peace of mind, in the knowledge that there is someone you can employ on retainer for advice and help on anything of legal nature.