

coercion, by *the innocent and injured spouse** against the other to force transfer of the marital home to keep them from contesting the divorce action.

REASON, because it made no sense to force the continuation of a marriage that was dead.

The No-Fault law is very complex and involves many issues such as custody, visitation rights, child support, spousal support, alimony, equitable distribution of property no matter whose name is on the title to the property (*under prior law, property belonged to the person whose name was on the title*). Our first strategy is to see if we can achieve a fair and amicable agreement in any or even all areas of the issues thereby avoiding Court battles; and where necessary, to offer legal counsel if **REASON** does not prevail. Sometimes all but one issue can be resolved, thereby reducing time and expense to the minimum. Contact us before you jump into a situation that could be unnecessarily costly and emotionally draining and often damaging to children.

*A divorce would not be granted unless the plaintiff could show that he or she was the *innocent and injured spouse* which was very hard to do because it is a rare case that a husband or wife is without some fault in some way or another at sometime during the marriage.

HOW THE PLAN WORKS

FOR LEGAL HELP: Call Jim Pearson or Paul Nelson at (610) 566-2666.

- Appointments are available in several locations including Media & Philadelphia, PA; Cherry Hill, NJ, and Wilmington, DE.

ELIGIBILITY: Automatic for Credit Union members, their families and relatives.

FEES: There is no fee for the initial consultation. Most cases receive a 10-15% discount.

PERSONAL INJURY CASES*

Motor Vehicle, Slip & Fall, Malpractice, Workers' Compensation, Product Liability.

* **No Fee unless money is recovered for you.**

ATTORNEY/CLIENT CONFIDENTIALITY

All matters between the attorney and the client are confidential. **Note:** There is no responsibility on the part of the Credit Union for the legal services rendered or for payment of fees. In the event of a conflict between the individual and the Credit Union, the individual cannot be represented by an attorney under the Plan.

Sun-in-Law[®]

Family Legal Care Plan

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Legal Help in
Your Own Backyard



Featuring LawBeatSM

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Media, Pennsylvania
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and
The Member Legal Service Network
(610) 566-2666 – (215) 735-3969

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Appointments at Sun East Aston branch.

**EVER CHANGING LAWS
IN AN
EVER CHANGING WORLD
1980-2007**

Family Law: Child and Spousal Support
DUI Law: Changes - Social Drinking
Your Will: Who wrote it? The State or You?
Revocable Living Trusts: Myths and Scams
Living Wills: Quinlan-Cruzan-Schiavo
No-Fault Divorce

For a no-cost consultation call: (610) 566-2666
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Their members and families since 1976

CHILD AND SPOUSAL SUPPORT

When a marriage is breaking up, **SOME FREQUENTLY ASKED QUESTIONS ARE:** How can I get support for myself and/or my child(ren)? Suppose we are still in the same house, can I still go to Court? If a child is 18 and out of high school, does a Support Order end automatically? If there is a pay-cut, does the parent have to look for a higher paying job? How much weight is given to a written support Agreement by the Court? If several years have passed and little or no support has been paid and the case goes to Court, is the support Order retroactive? How much child support is fair and/or required? *There are published support guidelines that a Court will refer to in coming to a decision.* Can that amount be increased or reduced? The answers to these and other questions related to family law matters, such as divorce, separation agreements, adoption and grandparent's visitation rights depend on written laws and decisions by Judges, individual circumstances and other factors. To learn more about your rights, call for a free consultation.

DRIVING UNDER THE INFLUENCE (DUI)

Stricter drunk driving laws and more severe penalties have been enacted in all states. In Pennsylvania, a driver with a Blood Alcohol Concentration (BAC) of .08% or greater is considered legally intoxicated. **Four beers within one hour on an empty stomach will get most people to that level.** (several years ago it was lowered from .10% BAC).

Each year, in the U.S., about 600,000 **reported (many are not)** motor vehicle crashes are alcohol related. In 1998, there were nearly 42,000 people were killed in traffic crashes and almost 3.2 million injuries at a cost of over \$150 billion. Those are just a few of the grim statistics of alcohol-related traffic crashes.

If a person is convicted of DUI, as a repeat offender, and/or a crash that results in damage to person or property, the penalties become increasingly more severe. Loss of driving privileges, jail time and heavy fines are some of the consequences of a DUI conviction. On top of those, loss of jobs, break-up of families, and the social stigma make driving under the influence a very bad and unwise act. It is also important to remember that the State has to prove its case and a defendant is entitled to a trial. There are also lesser punishments for first time offenders.

Here are some basic rules: **Do not drink and drive; DO NOT REFUSE A BLOOD ALCOHOL TEST** (it is a separate offense even if there is no DUI conviction). **Do not make any statements about the amount of alcohol consumed;** and get an attorney that has experience in DUI cases as soon as possible.

NOTE: We can also help with other motor vehicle citations.

For more information and/or a free consultation, call (610) 566-2666.

YOUR WILL: WHO WROTE IT? THE STATE OR YOU?

Most people say, "No" or "No, we don't need one because we don't own much, just our home."

"NO" is not the correct answer. If you have do not have a written Will, the State has one for you. The State's intestacy laws will dictate who will inherit your property, who will be the Administrator of the estate, and if there are minor children, who will be their Guardian. If you have not appointed an agent/representative in a Medical Power of Attorney and/or a Durable Power of Attorney for money matters, the Court will. Having the necessary and properly prepared documents will save money, time and avoid fights among family members about who is to be in charge. Accidents occur, health fails, diseases strike, and when those unfortunate things happen, the last thing anyone wants is having to deal with Courts, Lawyers and Guardianship contests; they are expensive, take lots of time and are avoidable.

Do not get trapped and severely penalize your loved ones by being unprepared. Call us and take advantage of the summer special of a 20% reduction in the fee and an additional \$50 discount (\$25 for singles) when you have us prepare a Junior Estate Plan (JEP) for you which consists of a **Will, a Power of Attorney, A Living Will and a Medical Power of Attorney;** you and your loved ones will be insuring against the tragedy of cases like **TERRI SCHIAVO** happening to you or your loved ones.

Call (610) 566-2666 and ask for an appointment. The consultation is free.

REVOCABLE LIVING TRUSTS: MYTHS or LIES; SCAMS or BAD DEALS? Two Attorney Generals in Pennsylvania, one right after the other, have issued warnings and later a law suit against certain companies for misleading seniors into creating Living Trusts. The Attorney Generals have concluded that in most instances they are worthless at worst and unnecessary at best. Don't sign up for one and spend from about \$1800 to \$2500 before you first learn more about Living Trusts. Set up a consultation with us and learn why they are only appropriate under rare and special circumstances. One Myth, or Lie, is that they avoid inheritance taxes, **they don't.** There are other points you may not hear about at the sessions you may be invited to attend. It won't cost you a dime, only a little time, to speak with us to learn how to make your estate planning easy and affordable and sensible. Call for a free consultation. (610) 566-2666.

NO-FAULT DIVORCE: In 1980, Pennsylvania enacted The No-Fault Divorce Law allowing for the infusion of the elements of **TRUTH and REASON** into divorce proceedings. **TRUTH,** because, prior to No-Fault, it was very hard to obtain a divorce on **LEGAL** grounds such as Adultery, Indignities, Desertion, Bigamy, and other obscure legal grounds because it usually required complicity, the exaggeration of circumstances, and at times