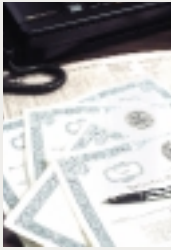
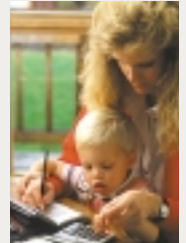


Consumer/Seller Relations – Any time you have a dispute with a manufacturer, distributor, service agency, contractor or retailer, you can rely on your plan attorney to help. Your attorney will review any matter concerning defects in merchandise, articles you've bought or services you've contracted.



Review of Legal Documents – If you don't always take the time to read and understand all of the documents you sign, it could lead to trouble. Before you sign, call your plan attorney to review and explain the "fine print" and legal language of documents including leases, financial agreements, bills of sale or service contracts.

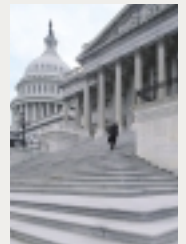
Preparation of Powers of Attorney – Your attorney can help you prepare specific and general "powers of attorney," bestowing the legal right to make important decisions. In family matters, this service may help protect elderly relatives or children who may need medical attention while in care of a family member or babysitter. This benefit also includes the preparation of "living wills."



Insurance Matters – Your plan attorney will help you understand your rights, interpret policy provisions and protect your interests.



Administrative Proceedings – Your attorney will provide you with advice in dealings with Federal and State agencies like the Social Security or Veterans Administrations. You may also seek your attorney's help with local regulatory bodies, like your local Board of Zoning Appeals.



Traffic Violations – Your plan attorney will advise and assist you with traffic court or District Court for all misdemeanor traffic offenses, including speeding and first-time alcohol related traffic offenses.



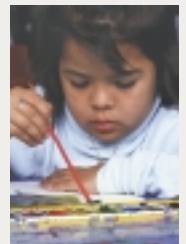
Family Law/Divorce – Your plan attorney will represent you in uncontested divorce with matters of child custody, child support, distribution of property and other proceedings necessary to dissolve the marriage.



Civil Actions – If you or your family is threatened with a legal suit, or you need to protect your family's legal rights, call your plan attorney. Counsel will assist you as a plaintiff filing a civil action, or as a defendant in all matters tried in the District Courts.



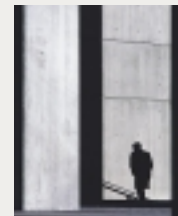
Adoptions – Your attorney will represent you as an adopting parent or as a step-parent in an uncontested adoption recommended by a licensed child placement agency or through parental consent.



Defense of Juveniles – Sometimes kids are in the wrong place at the wrong time, and can find themselves with legal problems. Your plan attorney can help you protect your children in non-criminal and misdemeanor criminal proceedings.



Criminal Violations – Your plan attorney will provide you with initial legal advice and consultation on any criminal matter in the District or Circuit Courts.



Credit Protection – If your credit is in jeopardy, call your plan attorney. Your attorney will assist you with billing disputes and collection agency harassment.



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