# DO YOU KNOW WHAT LAWYERS CAN DO FOR YOU? HERE ARE SOME WAYS OUR FIRM HAS HELPED CLIENTS:

~An elderly man's wife was in Souris Valley Extended Care Centre, physically and mentally disabled. He was concerned that, when he died, the Public Trustee might take his estate and be entrusted with the care of his wife. We set up a trust so his adult children had control of his wife's care and money. We transferred his property to his executors and included in the will that the property was to be sold and divided among the beneficiaries. When the man died, his estate was very easy to manage, his wife was cared for, and his money stayed in the family.

 $\sim$ An oil company wished to sue a business for non-payment of goods and services. Our lawyers won a settlement in court, and were able to collect the full amount of the Judgment for the oil company.

 $\sim$ A wealthy farmer's wife died and he was marrying for the second time. He wanted to protect his children and the family farm. We prepared a Pre-nuptial Agreement that ensured his children inherited the farm and other family assets.

 $\sim$ A family rented their second home and the renter didn't pay for a few months. The family wished to give the renter every chance to get back on her feet, so did not demand the money. The renter moved into another place, leaving behind many months of overdue rent. We were able to collect the overdue rent by garnishee of the renter's wages.

## YOUR LEGAL HEALTH

As with your physical health, you can avoid problems by checking your legal health. Such an annual legal checkup may uncover problems that can be corrected before they cause trouble. For example you may see that your property insurance is inadequate because of increased homeowner's insurance. Or, at the birth or death of a loved one, you may want to re-evaluate your will or life insurance policy.

## A CHECK UP MAY INCLUDE:

#### Wills and Estate Plans

Good legal health usually includes having an estate plan with a valid will. Without a will, your property may not be distributed as you desire, extra expenses and taxes may be incurred, and some family members may inherit your property against your wishes.

Trusts are another estate planning tool. A trust is a document that allows you to transfer property to loved ones using a trustee to carry out your instructions. Trusts created in a will are called testamentary trusts. Trusts can also be created by a contract called a living trust. Living trusts can be useful estate planning tools for everyone, not just the rich. A living trust can help you avoid probate and keep your affairs private.

Review your estate planning documents whenever important life changes take place — when you marry, have a child, move to a new jurisdiction or lose a loved one.

#### **Employment**

Legal difficulties sometimes arise in the workplace. For example, your job application may have been rejected because of your age or race, or you may have been denied a promotion because you refuse the romantic advances of a supervisor. You may have been fired illegally for refusing to break the law, failing to work on your Sabbath or because of the results of a drug test.

The laws that protect employees against discrimination and unfair job actions have expanded, but frequently have strict procedures and time limits for filing claims. If you fail to take prompt action, you may lose your rights.

IT IS TEMPTING "TO LEAVE WELL ENOUGH ALONE" AND TO AVOID DEALING WITH ISSUES UNTIL THEY ARISE. BUT TO BE FOREWARNED IS TO BE FOREARMED. ADVANCE PLANNING CAN PREVENT FUTURE PROBLEMS, OFFERS OPTIONS THAT MAY NOT BE AVAILABLE AT A LATER DATE, AND CAN SAVE YOU MONEY, TIME, AND GRIEF.

PROTECT YOUR LEGAL HEALTH NOW!

GOOD LEGAL HEALTH WILL PROTECT YOUR FAMILY, YOUR HOME, YOUR VEHICLES, YOUR VALUABLES AND YOUR INVESTMENTS. IT CAN ALSO PROVIDE PEACE OF MIND.