



The Scrivener

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The Official Newsletter of the Alliance of Legal Document Assistant Professionals

Fall 2009

President's Message: ALDAP is Hard at Work on Behalf of All LDAs – and the Clients Who Need Us

By Kathleen Mountjoy, President

Anyone who has ever been involved in any type of court proceeding is aware of its burdens—the expense, the complexity, the delay, and the ways in which humanity can be ignored in the process. Yet, the opportunity to resolve disputes within a court pursuant to the rule of law remains a fundamental right.

Unfortunately, the high cost of attorney fees is often a barrier. The promise of “equal justice for all” needs to be more than an empty promise; people require access to the courts and to understand and to participate in the proceedings, and the assurance that their claims will be fairly considered pursuant to the rule of law.

In the past few years, Legislators, the Judiciary and the Bar have taken on the rather large task of providing pro bono services to consumers in this difficult economy. Americans by the hundred thousands are seeking free and low-cost legal services.

California's consumers are also benefitted by the enactment of Business and Professions Code section 6400 et seq., and it has become obvious that legal document preparation is a much needed legal service.

While the pro bono attorney movement has taken flight, legislators have been busy writing and rewriting bills that may

prove to restrict the provision of legal services to non-profits and court clinics. The bill in question, AB 590, has been back and forth in the process and was sent for revision on August 20, 2009. The bill concerns revision of California Business and Professions Code section 6159.52, and while it appears to be written to provide more access to consumers and limit the use of the trade name “legal aid,” it seemingly conflicts with 6400 and the provision of non-attorney legal services by California LDAs.

ALDAP has communicated its concern to Assemblyman Feuer (42nd Dist.),

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LDA Roundtable: Helping Your Clients Be the Best Lawyers They Can Be

By Suzanne Ervine, Vice President

The California State Bar's 82nd Annual Meeting, on September 10-13 in San Diego, offers a wealth of educational, informational and networking opportunities for the entire legal community – lawyers, paralegals and legal document assistants (LDAs), alike.* To make the most of this event, ALDAP is hosting another crowd-pleasing LDA Roundtable discussion on Friday, September 11 at 6:30 p.m. in San Diego.

The Bar's daytime MCLE sessions covering new developments in the law, legal technology, and guidance for solo attorneys (handily lending itself to the solo LDA juggling the demands of

entrepreneurship while keeping abreast of changes in legal forms and procedures) will seamlessly transition into a lively LDA discussion of *Helping Your Clients be the Best Lawyers They Can Be: Tips to Enhance Your LDA Practice and Successfully Carve Out Your Niche as the Go-To Resource for Do-It-Yourselfers*.

Rarely does the typical LDA client need assistance solely with legal form preparation. They often have a host of questions about both substantive and procedural law. This LDA Roundtable discussion will help you take your LDA practice to the next level by sharing the tools and techniques necessary to turn

your document preparation business into a comprehensive self-help legal service.

Professional integrity or client satisfaction? Why should you have to choose one over the other? Learn how to put your paralegal skills to work, providing your clients with exceptional informational and educational services in addition to the mere typing of legal documents.

Streamline your practice and boost your own personal efficiency. Increase your revenue by raising prices for enhanced self-help legal services. And best of all, avoid those awkward moments when the

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The Docket: Moira Boyle, LDA

By Suzanne Ervine

Welcome to "The Docket," a recurring feature in *The Scrivener*, where we get up close and personal with our fellow LDAs.



Moira Boyle is probably best known for her experience and expertise with Qualified Domestic

Relations Orders (QDROs), some of which includes her widely publicized personal success story of "getting blood out of a turnip" after spending 16 years raising her girls *without* the support of their Deadbeat Dad.

Moira's personal experience as a pro per litigant weaves a tangled web of \$189,000 owed in past due child support, years of experience assisting self-represented parties with their family law matters, an ex-spouse with a sizable pension, and a Child Support Earnings Assignment Order, Qualified Domestic Relations Order. "Very few people know that Child Support Earnings Assignment Order QDROs can provide most Alternate Payee's under defined contribution plans (401k) with lump sum distribution, *immediately*," she said.

But don't be fooled – there's more to this Orange County LDA than meets the eye. "The LDA part of my practice is just a formality to meet the statutory

requirements to prepare my clients' paperwork," she said. "The bulk of my business is divorce mediation – document preparation allows me to complete the forms and prepare the formal agreements my clients made during the mediation." In fact, Moira wears many hats in carrying out the business of The Legal Doc. In addition to being a registered LDA, she is a certified mediator, contract paralegal and guest lecturer for UC Irvine's course in Domestic Relations Mediation. She has also volunteered as a small claims mediator for the Orange County Superior Court.

Like many LDAs, Moira came to the profession through her work as a paralegal. After feeling underpaid and underappreciated as a full-time paralegal in a small law firm, she was determined to make it on her own. "I knew I could do it when I lost my job for being 'too smart,'" she says with a smile. And she's never looked back. "I love teaching myself how to do new things and being able to do so many different things, unlike the same-old-same-old in a law firm," she added.

When you wear so many different hats, each day can bring several wardrobe changes, which involves a delicate balancing act when the potential client calls and first asks, "Are you a paralegal?"

"I am always explaining the difference," said Moira. "Many non-paralegals use the paralegal title to compete in the marketplace but never went to school, nor have they ever been employed as a paralegal in a law firm."

The *rogue paralegal* problem is, of course, nothing new, and was a driving force behind Moira's efforts to launch the Alliance of Legal Document Assistant Professionals (ALDAP). As a co-founder of the organization, she sought to create

We want to get up close and personal with YOU! "The Docket" is published quarterly in *The Scrivener*. For more information or to be featured, contact Suzanne Ervine at (619) 567-5176 or VicePresident@aldap.org.

an association that catered to the needs of the dual-professional who works both as a paralegal and legal document assistant. Once ALDAP got off the ground, she served as its first President.

In 2008 Moira established The QDRO Doc, an affiliate of The Legal Doc; a nod to her specialty area of expertise and her own personal success when going up against the "big guys" at her ex-husband's pension plan. While The Legal Doc specializes in mediation and document preparation for family law matters, The QDRO Doc was born of the concept that other single parents struggling with single income finances need an alternative to collect unpaid child support arrears in a lump sum. "I proved I could do it without attorney representation and the costly fees" said Moira, so can many others.

Moira believes the key to success is having a passion for what you do. "It's a win-win every time." She urges newcomers to the profession to "hit the books," and suggests reading as many pleadings and forms as you can get your hands on. (Her personal favorite practice guides are those published by The Rutter Group.)

Finding your inspiration is important, too. She cites celebrity family law attorney Stacy Phillips as her biggest inspiration. Moira met Stacy at a book-signing when she released her book, *Divorce, It's All About Control: How to Win the Emotional, Psychological and Legal Wars*. "She had never heard about LDAs, so I had the opportunity to educate her," Moira said. "After that first meeting, I also had the pleasure of contracting with her firm to do paralegal work."

When she isn't handling celebrity divorce matters – whether in her own LDA practice, or as a contract paralegal – you can find her indulging her passion for footwear or reading one of the latest fashion magazines.

Prior to ALDAP's inception, Moira served

Family Law Seminars

Watch for ALDAP's upcoming family law seminars and roundtables, including Moira's presentations of:

- Child Support Earnings Assignment Order QDRO
- Avoiding Rejects: How to Keep Your Family Code § 2336 Judgments from Being Rejected

Trade Secrets: Know Your Limits (They May Extend Further than You Think)

By Suzanne Ervine



When I was a new legal document assistant, I fell into what is perhaps the most common trap in the entire profession – I assumed I was a “document preparer,” or a “scribe,” or a “scrivener.” Of course, all of these titles are accurate, to a certain degree, in that they do clearly describe a service that I provide. However, to focus on these terms and activities, to the exclusion of all of the other activities that comprise “self-help services” under the Business & Professions Code, is a grave disservice to both the LDA and the client.

As I stumbled along building my LDA practice, I grew increasingly frustrated with my inability to answer practically *any* question that was asked of me, with some clients’ insistence that I prepare documents that I *knew* were not going to give them the relief they were seeking (but I could not tell them that), and with the prima facie contradiction between what the law prohibits me from doing and what is actually best for the client (and thus within the spirit of the law and the Legislature’s intent). I had read Business and Professions Code section 6400 et seq. Many, many times. And each time, I somehow “glossed over” those provisions that enable LDAs to provide information, sample documents at the like. I had the mantras ringing in my ears. “I am only a

typist...I must be careful not to apply my paralegal training and experience to my LDA practice...I can only provide my clients with ‘brochures’ that are approved by an attorney.”

Entirely fed up with feeling hog-tied and unable to truly serve those who seek my assistance, I embarked on one of my favorite projects – research. I put my paralegal training to very good use, within the context of my LDA practice, and found it very refreshing to be my own “client” (as opposed to those research projects that are sent off to attorneys, never to be seen again). I briefed cases, including *People v. Landlords Professional Services*, *Baron v. Los Angeles*, *Dacey I* and *Dacey II*. I read the code sections pertaining to paralegals, LDAs, and the State Bar Act. I researched case law, court rules and rules of professional conduct in California and other jurisdictions. I consulted opinions, task force recommendations and comment letters from bar associations, agencies like the FTC and DOJ, and organizations like HALT. I “IRACed,” and wrote my very own white paper.

I came out the other side of that exercise very pleasantly surprised. Gone were those old mantras about what I am forbidden to do. I was alive with a sense

of promise and possibility, with a clear understanding of what, exactly, constitutes the “practice of law”; how I can create my own educational content that helps clients tell me how I can help them; and how I can structure my overall office procedures in such a way that enhances client satisfaction, limits my own exposure to allegations of UPL, and increases the likelihood of favorable outcomes to my clients’ legal matters (an educated, informed client typically gets much better results).

I have also come up with what works for me as a simple, bright-line test for whether I’m about to “cross the line” into UPL territory as I’m providing information or education to the client. I know my research is solid, I have documented the authority relied upon, and I rest easy knowing my clients are getting the best “self-help services” their money can buy. My practice’s growth is no longer stymied by my own false assumptions about what I can and cannot do.

We all have those helpful hints that make our daily work flow more smoothly. Share yours today! “Trade Secrets” is published quarterly in *The Scrivener*. Share your tips today! For more information, contact Suzanne Ervine at (619) 567-5176 or VicePresident@aldap.org.

LDA Roundtable

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client asks (or insists) that you provide legal advice.

You can do all of this – and more – while simultaneously *guaranteeing* you remain in compliance with all laws governing non-attorney legal service providers. In fact, many of these tools will actually insulate you from even the *appearance* of giving legal advice, and implementing these practices will help to support a defense should anyone ever question whether you are engaged in the unauthorized practice of law (UPL).

Attendance at the Bar events is not required to participate in ALDAP’s LDA Roundtable. Even if you are not attending the daytime MCLE events, you won’t want to miss this opportunity to establish yourself as an experienced professional on the cutting edge of the self-help legal movement.

There is no charge to attend the LDA Roundtable, just pay for your own dinner and drinks. The Roundtable will take place at El Torito located at 445 Camino Del Rio South in San Diego’s Mission

Valley. Seating is limited, so be sure to RSVP as soon as possible. For more information or to RSVP, contact Suzanne Ervine at VicePresident@aldap.org or (619) 567-5176.

ALDAP created the LDA Roundtable as a forum to discuss topics related to the LDA and contract paralegal professions, and to enable self-help legal service professionals to get the answers they need and share their knowledge in a pleasant environment.

Unauthorized Practice of Law – What is It, Anyway?

By Jeffrey Corcoran, Director of Compliance & Ethics

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A potential allegation of the unauthorized practice of law (UPL) often strikes terror into the hearts of most non-attorney legal professionals. It should, insofar as committing this error is in fact a crime, and one who does so faces very severe consequences. This can be easily avoided by the same method used to avoid prosecution for any crime - don't do it. It sounds simple, but the problem is that many people are unaware of what, exactly, UPL is, or how to identify any of its elements. It is extremely difficult to avoid things you don't recognize. With this article, you should have a guide to help you in avoiding the pitfalls of UPL.

UPL consists of any "practice of law" committed by someone who is not authorized to do so. The authorization to practice law is granted through membership in a State Bar, and by statutes and regulations (including those pertaining to certain administrative agencies). Within the context of the typical LDA-client relationship, UPL is *any* practice of law.¹

Practicing law consists of two facets: legal advice and representation. While California has not established an explicit definition, "legal advice" is generally defined as making an interpretation of law based on a client's situation or applying the client's facts to the law.

An example of legal advice could include performing legal research for a client. The California State Bar and American Bar Association have established that making the determination regarding whether the law is relevant to the facts of the client's situation is practicing law. This doesn't mean you can't do any sort of legal research. In order to do your job, you have to look things up and do research. The difference is that, in doing so, you are

Scribe

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doing research for *yourself* rather than for your client. If a client is paying you to look up the law as it applies to their facts, this is performing legal research and is prohibited. Looking up what you need to do in order to complete a filing your client has asked you to do is not, as you are doing so for your own information and you are using this information for your work product and not to inform your client of the law.

Another potential pitfall is "advising" clients. Legal advice is prohibited, but providing the law itself is allowed, and highly valuable to your clients. The laws governing our profession explicitly include the provision of general factual legal information and published legal documents as permissible activities within the scope of "self-help" legal services. In providing the law, you inform them of their options and leave it up to them to apply the facts on their own in making an independent decision on what action to take.

A good rule of thumb is that you can provide clients with information about what they *CAN* do, but you must never tell them what they *SHOULD* do. The difficulty is this line can be crossed by how a question is asked, or how you phrase your answer.

To help avoid problems with how a question is asked, it is a good idea to clarify that you cannot give legal advice and to use language that makes it clear you're not telling them what to do but are happy to provide them with information to help them make their own choices. When providing information to your client, be careful not to tell them what to do, or say things like "you need to..." or "you

should..." as these give the impression that you are giving them advice on the best course of action for them to take, and in so doing you are clearly practicing law.

Representing a client or signing your own name to a client's documents would be performing actions in the place of a client, without the requisite legal authority to act on their behalf. This includes not only representing a client in a court, but also in negotiations. If you negotiate for a client with another entity in order to make a deal for that client, you are representing them and that is the essence of UPL. This is the easiest to avoid since it is the most recognizable.

For more information on specific resources and methods you can use to provide information that empowers your clients to make decisions that are in their own best interest, please join us for the LDA Roundtable on September 11 in San Diego. Typing up legal documents is one thing. But empowering your client to provide you with the "specific direction" required by the Code is something entirely different. During this discussion, we will explore *Helping Your Clients be the Best Lawyers They Can Be: Tips to Enhance Your LDA Practice and Successfully Carve Out Your Niche as the Go-To Resource for Do-It-Yourselfers*. For more information, please refer to the article on Page 1.

¹ Authorizations to appear on another's behalf before various administrative agencies have established their own names and titles for such representatives, and therefore the practitioner is not acting as an LDA when performing in such a capacity. Provided these services are performed in accordance with the statutes and regulations in question, there should be no finding of the unauthorized practice of law.

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Will Work for Shoes

By Moira Boyle, Past President

It's a recession, money is tight, and consumers have been bargain-hunting for LDA services. Although my business expenses have remained the same, lowering my fees has to be considered on a case-by-case basis; otherwise I'd have to close my doors.

One of the most difficult tasks for the do-it-yourself-divorce is getting the final judgment through without being rejected. Having served on the Orange County Superior Court 2336 Judgment Reject Committee under Family Law Presiding Judge Francisco Firmat, I know that, statistically, 50% of 2336 Judgments are returned, whether filed by law firms or pro pers. In many cases, it gets to a point where the self-represented party will give up and seek out the assistance of an LDA to get the judgment finalized.

When someone calls my office, it's really difficult to know just how botched up the final papers are until the client comes in with all the paperwork and the reject sheet. Recently, I received a call from a desperate woman who needed her divorce to be final, she was 8½ months pregnant with her current boyfriend's baby, and wanted to be divorced prior to her baby being born.

When she came into the office with her paperwork, the reject sheets from the clerks had so many red markings it looked like a crime scene! I know she saw my expression and right away she said, "Is this is going to be expensive?" I had hoped to fix it quickly, that it would take only an hour of my time, and be within her budget. But so much was missing, and getting it right under such a "time crunch"

would require me to drop everything else and work on her paperwork.

Experienced LDAs have come to understand that there are those who want our services for a price they have dreamed up in their minds – basically for little or nothing. There are those who you can visually see are struggling for money, and those who are bluffing. After all, we have their I&Es, so we know if they can afford beautiful acrylic nails and a Coach purse they can afford to pay our fees, which are about one-tenth of what a lawyer charges.

I reviewed my client's I&E. She was a shoe saleswoman at a high-end department store. Let the bonding begin...She sells shoes. Good shoes. She speaks the language of Prada, Casadei, Christian Louboutin and Jimmy Choo. "So you get to touch these beautiful shoes every day?" Okay, I have shoe envy and my heart is racing. Of course she touches but doesn't buy, unless of course there is that secret saleswomen deal; a deal so good the public doesn't even know about it. My eyes were a gleam as I listened to how she owned a pair of Christian Louboutin for less than \$100.00. "I'm in!" I exclaimed, "I'm a size 10."

I charged her for an hour of my time, typed up all the required forms, and fixed many of the forms she printed by hand to make it look neat. The documents went out with my attorney service and off to the judgment clerk.

Later that day, I get a call on my cell, and the caller ID was from my client's store.

My heart raced, "What possible goody will be out there for me to buy?" She tells me that in the back there were some Jimmy Choo black peep toes and a pair of Coach black pumps. Very little shop wear and discounted 60% plus her employee discount. I told her when her documents come back, I'll deliver them and look at the shoes.

In less than a week, her divorce was processed and final and I headed out to the mall. I've never been in this department store, so walking in through the glass doors gave me quite a *shopper's rush*. My client's poor feet were swollen so she couldn't wear any of her fine shoes. Mine were fine, and I wanted to see just what I would get for my good deed.

The boxes came out, and when I opened them and pulled out the tissue paper I was in heaven. The glistening black patent leather of the Jimmy Choo peep toes winked back at me. "Yes, come to momma." So light, so much like Cinderella's slipper if it were in patent leather. The Coach pumps were exquisite, black calf leather and the heel no more than 3 inches. The cost? \$70.00 for the Jimmy Choo's and \$26.00 for the Coach pumps. When I thought "shop worn," I expected them to look like they survived the Punic Wars, but nothing more than a couple tiny scratches and a big black line on the tag, so I can't return them.

I was happy, she was happy, and I'll gladly work for shoes any day of the week!

The Pleading Vault

Do You Have a Key to *The Vault*?

Visit *The Pleading Vault* today for our collection of forms, sample documents, pleadings and informational brochures

<http://groups.yahoo.com/group/aldap/>

President's Message

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Chairman of the Judiciary Committee and the author of AB 590. Feuer, a Harvard graduate, is a strong legal aid advocate and has served as executive director of Bet Tzedek Legal Services – The House of Justice. We are requesting that Assemblymember Feuer recognize the services we provide to California's consumers as being necessary and to clarify the language contained within the proposed bill. We are also asking for his leadership in fashioning stricter consumer protection laws on behalf of California LDAs.

ALDAP's goals are aligned with the American Bar Association, the California State Bar Association and other legal and law enforcement associations. It is our desire to rid our state of the rogues and resulting fraud that corrupts our profession. It is our desire to strengthen consumer protection statutes and to be recognized for the delivery of quality non-attorney legal services.

In order to facilitate these goals, ALDAP continues to provide legal information and resources to our members and consumers. ALDAP provides solid business practice principles for our members via *Scribe*, *The Scrivener*, the Pleading Vault, and our very own LDA Roundtables, a series of educational panels and presentations offered to California paralegals and legal document assistants.

ALDAP created the LDA Code of Ethics & Professional Responsibility and the Client's Rights and Responsibilities, to further our progress toward our common objectives – the protection of consumers, and the recognition of an esteemed profession that meets a critical need within the California judicial system with the utmost integrity. Our association continues to move forward at a steady pace. Our members are considered quality legal professionals, not just form fillers, and we plan on keeping it that way.



The Scrivener is published quarterly by the Alliance of Legal Document Assistant Professionals, Inc., a non-profit mutual benefit organization serving California registered LDAs and Paralegal/LDA dual professionals. To learn more or download a membership application, visit us on the web at www.aldap.org.

ALDAP is a 501(c)(6) tax-exempt organization. Contributions or gifts to ALDAP are not tax deductible as charitable contributions for federal income tax purposes. However, membership dues may be tax deductible as ordinary and necessary business expenses and contributions or gifts may be tax deductible under other provisions of the Internal Revenue Code. Please consult your tax advisor.

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Free Legal Research and Forms on the Web

www.lexisweb.com (beta version, results have been authenticated by Lexis editors)

www.lexisone.com/caselaw/freecaselaw (free case law)

www.preCYdent.com (free case law, free forms and documents which have not been authenticated—*use at your own risk!*)

www.courtinfo.ca.gov/forms/ (fillable PDF Judicial Council forms)

www.courtinfo.ca.gov/rules/ (California court rules)

www.law.cornell.edu/rules/frcp/ (federal rules of civil procedure)

www.forms.gov (federal forms)

www.ezlegalfile.com (California Judicial Council and Superior Court forms)

The Docket

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as Vice President and Public Relations Director for the California Association of Legal Document Assistants (CALDA). In addition to serving as ALDAP's President, Moira has also served as the association's Communication Director, Education Director and Legislation Director.

Moira has taught MCLE courses on "Service of Order to Show Cause to the Clerk of the Court," and "Application and Order for Service by Posting," and, for the past four years, has coordinated the bi-monthly LDA continuing education seminars in Commissioner Richard Vogl's courtroom at the Orange County Superior Court. In 2008, she was the only LDA member of Superior Court Judge Francisco Firmat's committee for implementing changes and procedures for avoiding 2336 judgment rejects. In June of 2007 Moira served on a one day brainstorming committee for the

Administrative Office of the Courts (AOC), to provide much needed input from the LDA's perception of the self-represented litigants.

In 1989 Moira received her Paralegal Certificate from the University of LaVerne's College of Law. In 1991 she graduated with her Bachelor of Science from the University of LaVerne in Paralegal Studies.

She has completed over 160 hours of evaluated learning to earn her certificate in Conflict Management and the use of Alternate Dispute Resolution from UC Irvine. She has also met the requirement, under the Business & Professional code § 465, for completion of the 25-hour Dispute Resolution and mediation training. Moira can be reached at:

- <http://www.thelegaldoc.com>
- <http://www.theqdrodoc.com>

The LDA's Bookshelf: The California State Bar's Consumer Publications

By Kathleen Mountjoy

As LDAs, we constantly find ourselves seeking guidance and information from the California State Bar and many of us have joined the State Bar or local county bar associations in order to grow our businesses. A great LDA provides clients with quality resources so that the client is able to become educated. Prospective clients often know what they want to do, but have simple questions that we are prohibited from answering. The California State Bar offers brochures dealing with a number of common legal questions about many different issues. The *Get the Legal Facts of Life* brochures may be ordered in quantities, for no cost or low cost, directly from the bar and are wonderful to provide in your lobby or client waiting area.

Current titles include:

- How Can I Find And Hire The Right Lawyer?
- How Can I Resolve My Dispute Without A Trial? (ADR)
- What Should I Know If I Am Arrested?
- What Should I Do If I Have An Auto Accident?
- How Do I Use The Small Claims Court?
- What Can I Do If I Can't Pay My Debts?
- What Should I Know About Divorce And Custody?
- Can The Law Help Protect Me From Domestic Violence?
- What Should I Know Before I Rent?
- Can The Client Security Fund Help You?
- How Is Your Client Security Fund Request Handled?

- What Should I Do If I Am A Crime Victim?
- What Can I Do If I Have A Problem With My Lawyer?
- Do I Need A Will?
- Do I Need Estate Planning?
- Do I Need A Living Trust?
- What Are My Rights As An Employee?
- What Can a Lawyer Referral Service Do For Me?
- What Do I Need to Know About Serving on a Jury?
- How Do I Become A Lawyer?
- What Should I Know About Elder Abuse?

The order form is available at: <http://www.calbar.ca.gov/calbar/pdfs/publications/pamform.pdf> The Consumer Education Hotline number is (888) 875-LAWS (5297)

The State Bar also offers many other publications of which a customer service oriented LDA can make great use. My personal favorite is the Bar's consumer education series presented in a small newspaper format and available in Spanish, English or Chinese.

Kids and the Law: An A-Z Guide for Parents is the first in the State Bar's consumer education series. *Kids and the Law* addresses a number of issues important to parents of minor children including: curfews, emancipation, drugs and alcohol, dress codes, children's privacy, truancy, juvenile court, crime (graffiti, weapons, fighting, etc.) and driving. *Kids and the Law* was first published in 1996 after a State Bar survey revealed that many kids were unclear about certain laws and the consequences



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for breaking them. It was revised into its current form in 2001.

Now That You are 18. I deliver copies of this publication to the local high school student government class, church, and other choice locations where young adults gather. These publications contain information important to young adults, including information about laws related to: alcohol, banking, contracts, credit, employment, hate crimes, jury duty, military service and voting, to name a few. First published with the title *When You Become 18* in 1991 by California Law Advocates, this publication has been revised seven times over the past decade. The State Bar took over publication of the guide in 2002.

Seniors & Law is a guide that addresses a number of issues confronting seniors including: finances and debt, Social Security and insurance, housing and caregiving, employment, healthcare, elder abuse/fraud, grandparent's rights, divorce and remarriage, estate planning and legal services. I leave copies at my local community counseling center, the Senior Services Agency, with the Meals On Wheels and to Dial A Ride drivers, as well as at the local Starbucks that caters to seniors.

Of course, each issue comes with an attachment – my business card.