



Fall 2011

1.800.325.6532 toll-free
907.561.4802 fax

375 W. 36th Avenue, Suite 200
P.O. Box 93870
Anchorage, AK 99503

Visit us at:
www.asealegalservices.org

Board of Trustees

John Roxburgh, Juneau (Chair)
Shawn Alexander, Fairbanks
Bruce Dougherty, Anchorage
Maureen "Mo" Koezuna, Rural
Chris Pace, At Large

Get the Law on Your Side

Find Out How Your Legal Services Benefits Can Help You

As a current employee of the State of Alaska, you are eligible for up to \$1,800 each plan year for covered legal services. While you may choose any attorney to represent you, attorneys who participate in the ASEA Legal Services Plan have agreed to limit their fees to \$150 per hour for services covered under the Plan.

To get started, or for more information, go to the ASEA Legal Services website at www.asealegalservices.org, where it's easy to:

- Find out how to use your benefits in three simple steps
- Quickly find what you are looking for in the easy-to-read online Plan Booklet
- Find a participating attorney by area of practice (estate planning, real estate, family law, etc.) or by city and region

Visit the website today and learn more about your ASEA Legal Services benefits.

Protect Your Estate

Begin by Creating (or Updating) Your Will

If you're like most people, you don't even want to think about your death. But, if don't have a will, you *definitely* don't want to think about how the state will decide what happens to your children and property when you die.

That's why every adult should have a will. A will helps protect your family and directs what happens to your property. Your will tells everyone:

- Who will execute your wishes
- How your property will be distributed
- Who will have guardianship of your children

If you do not have a will, the State of Alaska will decide (as specified by state law) what happens to your children and how to pass your estate to your descendants.

Already have a will? Great! As you acquire more assets and your existing assets increase in value, it's important to update your will to reflect those changes. However, the most significant reason for changing your will is a change to your family structure or relationship with beneficiaries. A significant life event often changes your desired beneficiaries. Check to make sure your will still reflects your wishes and your current status in life.

Through the ASEA Legal Services Plan, you may have your will prepared and executed under the supervision of an attorney. The Plan also covers making changes to your will if you already have one. You may also talk with an attorney regarding estate planning, which may include preparing a living will, creating a trust or establishing powers of attorney.





VOICE YOUR OPINION

Participate in the Trustee Meeting on Tuesday, October 25

Do you have a suggestion for the Legal Fund Trustees? Perhaps you'd like to see a service added or want to discuss an eligibility issue.

All members are invited to share their comments at the next Trustee Meeting. Here's how it works:

1 Register online by 4 p.m. on Monday, October 24. Go to the Legal Services website, www.asealegalservices.org, and click for more information under "Trustee Meeting" on the homepage.

2 The Trustees will call you between 12–1 p.m. (or as scheduled) on the meeting date.

It's your Plan, and the Trustees hope you take advantage of this opportunity to share your ideas.

Protect Your Home Know Your Rights and Defend Them

Your home is supposed to be your castle. But these days, people's castles—whether that's a three-bedroom house with a yard or a one-bedroom apartment with a small balcony—are often at risk.

Although Alaska has fared better than many states during the foreclosure crisis, about one in every 185 households in the state received a foreclosure warning in 2010. That is a significant number, and the possibility of mortgage delinquency and/or foreclosure remains a real concern to many homeowners.

Renters face their own challenges. Many are just a paycheck away from an eviction notice if they can't pay the rent one month. Or, they may have trouble getting their landlords to maintain the property or refund a security deposit when they move out.

The ASEA Legal Services Plan can help with these issues and more:

- **Real Estate Transactions:** The Plan covers defense of foreclosure actions as the owner of your personal residence and the preparation, review and examination of documents related to your personal residence
- **Landlord and Tenant:** Your benefits include tenant representation related to leases, evictions and disputes with a landlord regarding services and other disputes between tenants and landlord or another person.

Other Resources

- Avoiding Foreclosure: http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure
- The Alaska Landlord & Tenant Act: What it means to you www.law.state.ak.us/pdf/consumer/LandlordTenant09_web.pdf

WARNING: Fraud, attempted fraud, or improper use of the ASEA Legal Plan will terminate your benefits, and the ASEA Legal Plan will not pay accrued charges.
This document is merely a summary. Please refer to the ASEA Legal Plan Booklet for more details. In the event of a difference between this summary and the Plan Booklet, the Plan Booklet prevails. Please contact us if you need another Plan Booklet. This summary does not constitute legal advice. If you have legal questions please consult an attorney.