



## **YOU AND THE LAW**

A public awareness program designed to educate the public about the legal system in order to make citizens' interaction with the system more efficient and less frustrating.

**May 10, 2012**

**Ten Things You Need to Know About Legal Aid**

David D. Beidler, Esq. - Legal Aid Society of Roanoke Valley

**Ten Things You Need to Know About Choosing and Working With a Lawyer**

Michael S. Whitlow, Esq. - Whitlow & Youell, PLC

**May 17, 2012**

**Ten Things You Need to Know About Debt and Debt Relief**

Malissa L. Giles, Esq. - Giles & Lambert, PC

**Ten Things You Need to Know About Long-Term Care and Nursing Homes**

Lauren M. Ellerman, Esq. - Frith & Ellerman Law Firm, PC

**Roanoke Higher Education Center, Room 212**

**6:30 p.m. - 8:30 p.m.**

**Registration is required**

**Reservations for all seminars are accepted beginning May 1**

**Call 265-8111 for reservations**

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## **Things You Need to Know About Legal Aid**

David D. Beidler, Esq. - Legal Aid Society of Roanoke Valley

1. What is the Legal Aid Society of Roanoke Valley?

- Non-profit law firm
- Provides legal counseling to the poor in civil (not criminal) matters
- Has 4 full-time attorneys
- Does not charge for advice or representation
  - Funding provided by Legal Services Corporation of Va.
  - Grants and Donations

2. Who may receive assistance?

- Applicants whose gross income is below 125 percent of poverty
- Applicant must live in, or have a legal problem in the Roanoke Valley area

3. What types of problems does Legal Aid handle?

- Advice in civil matters, including:
  - Family problems
  - Housing problems
  - Consumer problems
  - Employment problems
  - Education problems
  - Benefits problems (Food stamps, Medicaid, unemployment, etc.)
  - Other problems
- Representation in some cases
  - In state and federal courts and agencies

4. How does an applicant apply for services?

- By phone 344-2080 (9am–11:45 am, M-F)
- Emergencies

5. Does an eligible applicant meet with an attorney?

- Individual appointments in most cases
  - In person in our office
  - By telephone
  - Special arrangements for homebound, hospitalized, institutionalized, clients with limited mobility
- Debt workshop
- Outreach office in Bedford
- Private attorney Involvement (PAI)



# Things You Need to Know About Choosing and Working With a Lawyer

Michael S. Whitlow, Esq. - Whitlow & Youell, PLC

- Do You Need A Lawyer?
  - Type of Matter
  - Knowledge of Law
  - Knowledge of Legal Procedure
  - Relationships With Court And Other Lawyers
  - When You Have to Have a Lawyer
  
- Kind of Lawyers – Specialized Lawyers
  
- How To Find A Good Lawyer
  - Referrals (Other lawyers, friends, family, co-workers)
  - Lawyer Referral Services
  - Internet
  
- Representation Agreements and Fees
  
- The Attorney-Client Relationship
  - Trust is key
  - Communication is most important
  
- What To Expect From Your Lawyer
  
- What Your Lawyer Should Expect From You



## Ten Things You Need to Know About Debt and Debt Relief

Malissa Lambert Giles, Esq. - Giles & Lambert, PC

1. How do you know if you have a debt problem? Are you robbing Peter to pay Paul? Can you buy necessities like food and gas each month without using credit cards? A good credit rating does not mean much if you can't sleep at night.
2. When you cannot pay your bills, you need to consider all your options: This may mean cutting back on expenses like cable and cell phones or even moving to a smaller house or apartment, giving up an expensive vehicle, getting a second job, or maybe bankruptcy.
3. Who can you turn to for help? What are the differences between debt settlement companies and debt consolidation companies and attorneys? Whom should you trust with your hard-earned money?
4. How do you choose which debts to pay first?
5. If bankruptcy is the right option for you, which type of bankruptcy should you file and who helps you know which type is best for your individual situation?
6. How can you rebuild your credit after a bankruptcy?
7. Is it really possible to get a modification of your mortgage and lower your payments? Simple tips to help you track your application and increase the chance of a successful modification.
8. Are you being hounded for a bill that was not even yours? How the Fair Debt Collection Act can help.
9. How to check your credit report for accurate information and dispute information that is inaccurate.
10. What happens if you are sued for a debt?

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