

## HOW TO KNOW IF YOU NEED A LAWYER

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Studies show that most wealthy people have a lawyer they use when they need one. And the poor can be appointed a lawyer if they need one and can't afford it.

Those in the middle certainly have the right to a lawyer, but since they don't use them regularly, and don't really know just what a lawyer can do for them, they frequently don't think about getting one before it's too late.

Trying to find yourself the right lawyer at a time of legal crisis is a bad position to be in. It's not unlike trying to coordinate a funeral just after a close relative has died. It is best to be prepared.

But, just when do you need a lawyer?

It's easy to say that we all need one -- at certain times. It's a matter of being able to identify these times, before things get out of hand.

For example, people would be well-advised to consult a lawyer before purchasing a home -- the biggest investment most of us ever make. Doesn't it make sense to spend 1%

of the price of the home for a lawyer who will check to make sure you will end up owning the house, instead of signing your rights away?

Too many times, owners of older homes have tried to sell them, then found that there were liens and zoning laws that prevented them from getting what they deserved. Title insurance is supposed to cover these things, but what if the title company makes a mistake? Or goes broke?

In other words, in the everyday transactions that we all perform, we might not need lawyers. But when the stakes get higher, a lawyer might be the best friend you can find. You could carry out business without one, but you may end up calling one to sort out the mess you've gotten yourself into. Then the cost will probably be greater. Preventive legal advice is usually much less costly than trying to mend a crisis after it happens.