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In Brief...

A quarterly newsletter brought to you by the Massachusetts Laborers' Legal Services Fund

It is our pleasure here at Massachusetts Laborers' Legal Services Fund to present you with *In Brief*, a quarterly newsletter this Fund will be issuing to keep you informed. The purpose of this newsletter is to provide updates on the status of the law as well as changes to current law affecting you as New England Laborers and LIUNA members of the twenty first century. This newsletter will also provide you with changes and updates regarding your coverage under the Massachusetts Laborers' Legal Services Fund Summary Plan Description.

We at Massachusetts Laborers' Legal Services Fund wish you all a safe, happy, and prosperous summer. If you feel that you might need our services, you should contact us immediately and know your rights.

COVERAGE UPDATES AND REMINDER

Massachusetts Laborers' Legal Services Fund provides a comprehensive coverage plan that extends to a variety of different criminal, civil and probate matters. This extensive coverage is among the best in the United States for a pre-paid legal services plan. In addition, the threshold for eligibility as determined by hours worked is relatively low. Massachusetts Laborers' Legal Services Fund provides legal services described in the Summary Plan Description to all members having **three hundred (300) current hours**. Eligible members receive coverage for three cases covered under the Plan per year, and unlimited attorney consultation



services. If you are unsure of your current eligibility, would like an additional copy of the Summary Plan Description, or have a question regarding coverage please contact us immediately.

A significant benefit has recently been added by the Trustees of the Legal Services Fund. Previously, we could probate estates of union members, their spouses, or the parents of a union member who is the executor or the administrator of the estate. Now we can extend this coverage to the parents of our member's spouse. Please note this coverage is effective immediately.

LEGAL SERVICES FUND ADDS NEW WESTERN MASSACHUSETTS OFFICE

We are pleased to announce that the Fund has added a new Satellite Office in Pittsfield, Massachusetts to better serve the members. Now members who have matters in Hampshire, Hampden, Franklin and Berkshire Counties will be able to use this office in addition to the existing Springfield, Massachusetts Satellite Office for their legal needs.

PLEASE REMEMBER THAT all requests for service must be made initially to the Fund's main office in Burlington, Massachusetts. The telephone number can be found on the front page of this publication.



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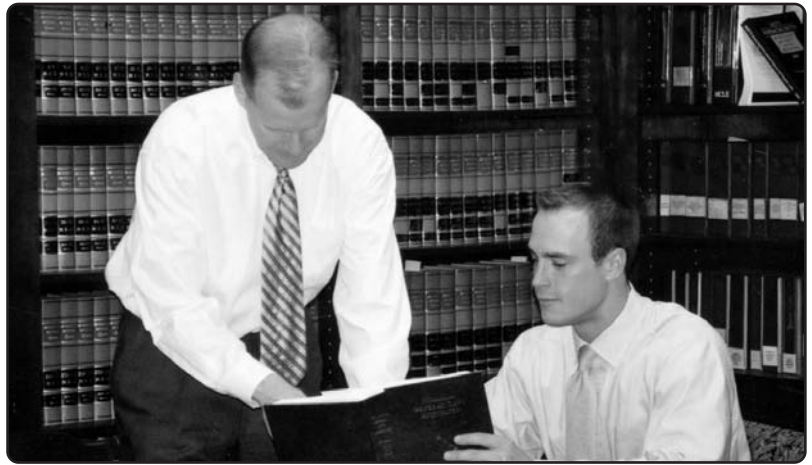
IN THE NEWS

A. New Bankruptcy Law

On April 20, 2005, President Bush signed into law the Bankruptcy Abuse and Prevention Act of 2005. A significant portion of this act goes into effect six months from the signing and includes major changes to existing bankruptcy law and filing procedure. Among the major changes are: eligibility to file for bankruptcy; mandatory credit counseling before filing for bankruptcy; mandatory time intervals between bankruptcy filings; limitations on the automatic stay of collection actions after filing; and, dischargeable versus non-dischargeable debts. In summary these changes to existing law will make it more difficult and costly for the average debtor to file for bankruptcy. PLEASE CALL THE FUND OFFICE AS SOON AS POSSIBLE IF YOU HAVE QUESTIONS REGARDING THIS MAJOR CHANGE IN THE LAW.

B. Terri Schiavo Case

Many members have had questions regarding the serious issues involving the rights of individuals to live and die raised in the recent Schiavo case.



Fortunately, for members of the Laborers' Union, the Legal Services Fund is able to answer your questions and draft any of the estate planning legal documents which will protect your rights. YOU SHOULD CALL IF YOU ARE IN NEED OF ASSISTANCE.

SEASONAL NOTE

As the summer season approaches many of us are looking forward to vacation, trips, and outdoor recreation. Undoubtedly some of us will at some point enjoy being on the water in a motor boat or other motorized recreational watercraft. While enjoying yourself be sure that you and those around you are obeying the law. When laws are broken even something as innocent as a day on

the water can result in long lasting and expensive legal problems and liability.

One quick reminder to all intending to enjoy water recreation this summer is that the laws concerning alcohol and drugs applicable to the water closely mirror the laws of the road. This means that if you are found to be over the legal alcohol limit (a percentage, by weight, of alcohol in their blood of one-eight hundredths or greater) or under the influence of certain other drugs, you will lose your license not only to operate on the water, but to operate a motor vehicle on the highways of Massachusetts.

THIS NEWSLETTER IS INTENDED AS INFORMATION ONLY NOT SPECIFIC LEGAL ADVICE. 



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