

LEGAL EASE

NEWS

VOL. 2 • ISSUE 1 • WINTER 2010

The PRUE LAW GROUP P.C.

State Amends T19 Rules

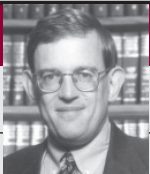
This past Spring we had to undertake a major project, notifying our estate planning clients that the state in response to the increasing cost of convalescent home care amended its Title 19 regulations. These changes made it much more difficult for families to place their loved ones in a convalescent home and protect

family assets. All previously executed plans need to be reviewed and possibly amended.

If you are a client of the office and have received a letter you now know about the changes. If you are a client of the office and did not receive the mailing but are interested you

should contact us for a free appointment to discuss the changes in the law. If you are aware of someone who might be impacted by the changes in the law, I urge you to encourage them to visit us to discuss the ramifications of the state's new approach to Title 19 and asset protection planning.

In a nutshell, the look back period is slowly being increased to 60-months meaning any gifts or transfers



FROM PAT'S DESK

PRUE LAW GROUP *Update*

For almost 30 years I have been protecting my clients interests when they buy or sell their residence, commercial property or vacation retreat. During that time by estimation I have worked with you to successfully complete more than 4500 closings. As a result of these many real estate transactions, I am confident that I have learned your needs and wants and discovered ways to achieve your goals.

Now it is time for me to provide a fresh service for all my clients and friends. Utilizing all that I have learned as your attorney protecting all your real estate interests. I have established **PRUE REALTY, LLC**. This new business will enable me and my staff to represent your interests from the very beginning of your efforts to buy that new home or sell your old one. Our office will now be able to provide you with one stop shopping, avoid all the confusion, miscommunication and delays that occur when more than one party is working for you. *PRUE REALTY, LLC will assist you in every aspect of the purchase or sale from locating the home you want to buy, to placing your property on the market for sale, including the showing, the walk through, the inspections and most importantly the legal contracts.*



Of primary importance is my ability to represent you directly in the contract negotiations with an eye towards getting you the best deal as well as insuring that the contract is prepared and executed in a fashion to avoid any future legal problems. Other realtors cannot match my personal expertise in both the negotiation process as well as drafting and reviewing the contract. It is my expectation in providing this additional service to my clients that the entire process of buying or selling your property will go

smoother and more efficiently with less stress for you.

I will put my years of experience in closing thousands of transactions to walk you through the loan process, to assist you in finding

the right lender and reduce all the horror stories about how stressful financing and closing the deal can be. Because of our financial strength and marketing track record you can be assured that your property will receive the highest visibility that we can provide which will result in more potential buyers/sellers.

Over the years clients have repeatedly told me how easier it would be if they only had to deal with my office rather than multiple players of realtor and attorney and others. Our goal is

to streamline the process...you deal only with me from start to finish and on every aspect of the deal...no confusion, no he said, she said and never any of the "I thought they were going to handle that part of the deal". Because I will be overseeing every part of the deal, you get the benefits of less stress, fewer people to deal with, and no poor communication between parties. It is just you and I. As a client you already trust my skills. Together we will be a great team.

My law firm, your law firm, remains unchanged in providing you with all the services we have during your time with us. THE PRUE LAW GROUP will always be there for all your legal needs. What will now be available to you, your family members and your friends is the new real estate company operated to provide one stop shopping for all your real estate needs.

I am very excited about this opportunity and have been preparing for some time to add this additional service. I welcome the opportunity to talk with you about it so please feel free to call me. The new website will be open very soon and you will receive additional materials about PRUE REALTY, LLC in upcoming weeks.

for less than fair market value may over the 60-month time frame be subject to recapture by the state. If you attempt to preserve assets you need to plan further in advance of any potential convalescent home stay.

The state has become extremely aggressive in acting to collect assets set aside that have not been properly protected. People intending to preserve their assets have encountered diffi-

culty when applying for Title 19. The cost of convalescent home care has grown steadily as our population becomes older and convalescent home stays become longer.

Convalescent homes in return are taking steps to protect their own interests making sure people have either the ability to pay cash for their stay or that they already are accepted for Title 19 at time of application.

The consequence of all these changes has been to review and when necessary revise all estate plans previously drafted.

If you are one of our clients with an estate plan and have not yet visited the office to review and update your plan we encourage you to do so immediately.



AREAS OF LAW

WHAT WE CAN DO *To Help You*

The PRUE LAW GROUP P.C.

- **RESIDENTIAL & COMMERCIAL REAL ESTATE-** From purchase and sale agreements, to helping you find financing sources, we are experts in all aspects of residential & commercial real estate. From title searches to real estate closings, we can help you avoid the many pitfalls you can face when dealing with residential & commercial real estate issues.
- **PERSONAL INJURY-** Cases include injuries which are work-related, sustained in motor vehicle accidents or caused by defective products, professional malpractice or negligent maintenance of property. Each case is handled in a sensitive and compassionate manner. Our goal is to achieve equitable compensation for our clients.
- **CIVIL AND CRIMINAL LITIGATION-** We can help you with property and contract disputes, landlord/tenant disagreements, foreclosures, zoning problems and bankruptcies. Criminal litigation encompasses the defense of clients accused of misdemeanors, felonies and motor vehicle violations before both state and federal courts.
- **BUSINESS AND CORPORATE LAW-** We work with many small businesses, helping them with such issues as formation of a legal entity, initial capitalization and organizational structure. As a company grows, our focus shifts to other areas such as shareholder agreements, pension planning, contracts and agreements, and compliance with regulatory agencies. From the smallest to the largest, we want to help your business succeed.
- **ESTATE AND TRUST MATTERS-** We are sensitive to the critical issues which affect personal assets and those of one's heirs. We work closely with you to insure the care of minor children and elderly family members and preserve your financial assets. We help you evaluate tax ramifications and stay in close contact with you to review the impact of changing tax laws on your estate. We possess extensive knowledge and experience in creating estate plans for the way you live now, as well as for the security of your family later on. We can help you take charge of your medical future through the Living Will statutes, drafting wills, trusts, establishing conservatorships, helping prepare for Title 19 eligibility and assisting in the probating of estates.
- **FAMILY LAW-** Divorce is never easy but we try to be as compassionate as possible, particularly when minor children are involved. We also handle custody challenges, legal separations, adoptions, name changes, visitation rights and alimony/support issues.
- **COLLECTIONS/BUSINESS & FORECLOSURES-** Prue Law Group can help you with collection services, small claims court procedures, and foreclosure matters.

The Injury You Prevent May Be Your Own

Read your auto insurance policy lately? If you are involved in an accident, you will be reading it over and over again, trying to determine what your insurance company owes you.

You may be surprised to find that a large portion of this document is dedicated to telling you what you owe to the insurance company, besides payment of your premiums. In order to be successfully reimbursed for injuries arising out of an accident, you must properly notify your insurance company of your claim, and comply with the company's requests for information. However, you should avoid handing them valuable evidence that you may need in the future.

When you purchase your insurance, according to law, you agree to give timely



notice of any potential claims, and to cooperate with the investigation of any claims you submit.

In legal terms, you owe a duty to the insurance company to provide information about your claim, for two reasons. First, the insurance company must be able to ascertain that your claim is valid. Second, if you are sued by another party in the accident, your insurance com-

pany has the duty to defend you. Therefore, the company needs information to prepare your defense. However, you are not required to give the insurance company information beyond what is needed for these purposes.

If your insurance company disputes your claim, you may end up in a legal action

to enforce your policy. For that reason, be cautious as to what information you share with your insurance company. It may be valuable evidence for your case.

You can be assured that the insurance company is being represented by its own attorneys throughout the investigation of your claim. Your insurance policy was written by these attorneys, and their job is to make sure that you fulfill your duties to the company. In order for you to be sure that the company is fulfilling its duties to you, and that you are doing everything possible to assure that your claim will be paid, you need to consult an attorney of your own.

Ignorance of your rights and responsibilities may cause you more injury than the car accident.



**Injured in an accident?
You can count on us to get
what you deserve.**

PERSONAL INJURY LAW

The PRUE LAW GROUP P.C.

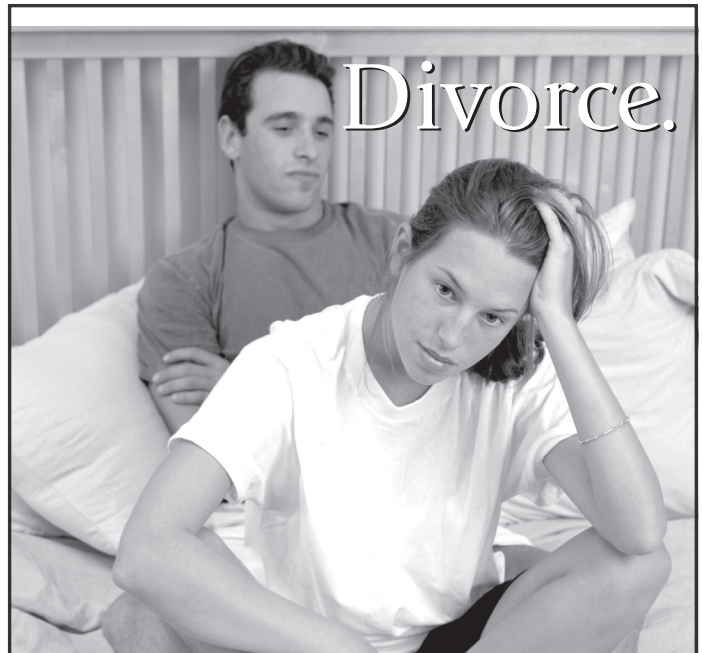
We have built a solid reputation successfully fighting for our clients' rights. Your Personal Injury case is unique and should be taken seriously. We will handle your case professionally, with compassion and we will help you get what you deserve. There are no fees until we win.

**Motor Vehicle Accident • Motorcycle Accident
Product Liability • Slip and Fall • Medical Malpractice**

Call The Prue Law Group Today!

860-423-9231

720 Main Street • Willimantic, CT • www.PrueLawGroup.com



DIVORCE & FAMILY LAW

The PRUE LAW GROUP P.C.

You need an attorney who can handle the specifics of your divorce. At The Prue Law Group, we have years of experience handling successful divorce and family law cases; we will protect what is legally yours. We have built a strong reputation by balancing firmness in the courtroom with sincere compassion for our clients' needs.

Call The Prue Law Group Today!

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