

AZRAK & ASSOCIATES ^{L.L.C.}

A T T O R N E Y S A T L A W

Fall 2009

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**AZRAK &
ASSOCIATES, L.L.C.
IS NOW
EQUIPPED WITH
INTERNET BASED
VIDEO
CONFERENCING.**

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Azrak & Associates, LLC WINS AGAIN!

- Overrules Planning Board on denial of variance for lot subdivision.
- Overturns wrongfully awarded municipal bid.

Visit Azraklaw.com
Press Release for details.

PERSONAL INJURY

Call Azrak & Associates if you or someone you know is injured as a result of:

- Automobile accident
- Medical Malpractice
- Slip and fall
- Workman's compensation injuries

We have a track record of 37 years of successful trials and negotiated settlements to maximize your recovery.

NEW YORK OFFICE

Azrak & Associates handles all legal matters throughout New York City, Long Island and surrounding counties. Fredric F. Azrak is a licensed New York State attorney.

Where there's a Will there's a way.....

Fredric F. Azrak, Esq.

Jeffrey Gillman

- to make sure your wishes are fulfilled
- to be sure to protect your loved ones future
- to protect your assets by minimizing taxes
- to minimize the emotional strain and financial problems on our spouses and relatives
- I can't afford it
- and our favorite: Making a Will results in my immediate death.

Not having a Will, can lead to these areas of concern:

1. Children not being cared for as you would have wanted, leading to financial disaster.
2. Excessive administration costs – leaving almost nothing because of taxes.
3. Forgotten relatives or friends.
4. Relatives fighting for what they thought you would do for them.

Here are other examples:

You are married and you have children, and when you die you want your estate go to your spouse and after his or her death to the children. If you die *intestate*, the legal term for not having a Will, what will happen under New Jersey law will be that your spouse will get \$50,000 and 50% of the remaining estate. The other 50% is split amongst the children. However, the net size of the estate will be reduced because fees are imposed by the State appointed Probate Court

There are many ways to do the right thing to protect your loved ones.

Did you know that 7 out of 10 people die without a Will? Death is part of the human process. We will die sometime - we can't avoid it. However, we can do things in preparation of our death. Things that those remaining after we die will sincerely appreciate.

So what are the excuses people have for not making a Will (or doing any Estate Planning):

- I'm too busy
- I have too many things on my mind
- I don't know who to go to for help

FREE CONSULTATION VS. INERTIA

John A. Snowdon, Jr., Esq.

Let's face it, going to see an attorney is much like going to see a doctor. No one wants to do it until they are forced to. There is a difference in seeing an attorney, however, and several good reasons to do so. At Azrak & Associates, L.L.C., the initial consultation is free in most instances. That's one big difference, isn't it? Try getting that from your doctor! That being the case there is really no reason not to consult an attorney, other than inertia. In the law, ignoring a problem can be very expensive.

First of all, in general, ignorance of the law is no defense to most actions. For instance, if you own rental property, are buying or selling property, or have a small company or corporation, there are many laws that apply to you that you probably never heard of. One of our largest areas of practice is attempting to extricate people from problems they encountered by "trying to save a few bucks" and doing it on their own. The result is they get caught up in a situation that is much more expensive to resolve than it would have been if they had headed it off by utilizing our services.

Secondly, people often simply don't know if they have a case or not. Can I sue for falling in a parking lot? Is that typo on my deed important? Was the doctor negligent? Answering these questions in a timely manner can be crucially important. Almost all causes of action are governed by statutes of limitation which begin at different points and run for differing periods of time. Miss the statute and you're out of luck. No appeal. Many cases require preserving evidence and without consulting our office, you may lose this valuable right.

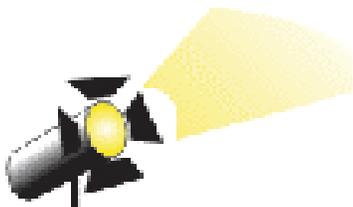
Lastly, guessing or relying on internet offers or TV ads to be your own lawyer always strikes me as absurd. Let's say you are interested in a Will. Chances are your estate is worth a lot more than you think. If you own a home you are well into the hundreds of thousands. Million dollar estates are becoming common place. So why would a person risk his estate going where and how he wants it to go, and, of course, risk having to pay tens of thousands of dollars in unnecessary taxes, to save about \$200 on a Will? And the consultation is free!

Few things in this world are free anymore. At Azrak & Associates, L.L.C. we have no problem telling someone when he doesn't have a case, or when he can handle the municipal court matter himself, or simply doesn't need legal services. We know an honest evaluation of the matter is the surest way to build a loyal client. So, even if you just have some nagging legal question that's bothering you, you can speak to an attorney about it, rather than the internet or your brother-in-law. The result is, you get an honest opinion of your options, and it's free. So don't let inertia sneak up and bite you.

WE CAN REPRESENT YOU IN ALL MUNICIPAL COURT MATTERS:

- ➔ CRIMINAL
- ➔ DWI, DMV, CDL
- ➔ TRAFFIC VIOLATIONS
- ➔ SPEEDING TICKETS
- ➔ SUSPENDED LICENSE
- ➔ AGGRAVATED & SIMPLE ASSAULT
- ➔ ORDINANCE VIOLATIONS
- ➔ JUVENILE OFFENSES
- ➔ DOMESTIC VIOLENCE
- ➔ SHOPLIFTING

We offer a free consultation and fixed fee.



AZRAK & ASSOCIATES to lead seminar on Master Plans and Zoning Codes at League of Municipalities Convention November 2009

Mark your calendars for plans to attend a seminar at the New Jersey State League of Municipalities Convention on November 19, 2009. Fredric F. Azrak will lead a seminar titled "**When Master Plans and Zoning Ordinances Conflict**" Experts in the fields of Planning, Engineering, Traffic Control, and Architecture will be there to answer your questions.

CREDIT CARD: The Ten Commandments

Peter McArthur, Esq.

According to Federal Statistics, Americans pay around \$15 Billion annually in penalty fees on credit cards and 44% of credit card holders carry a balance on their credit cards. In order to provide more federal protection, on May 22, 2009, President Obama signed into law The Credit Card Accountability, Responsibility and Disclosure Act of 2009 or "CARD."

Highlights of the new law include the following:

1. The law bans rate increases on existing balances due to "any time, any reason or universal default (defaults on other credit cards)."
2. The law severely limits retroactive rate increases due to late payment
3. Credit card contracts must be in plain English and rates must be stable for the first year.
4. Card holders will now be given a reasonable time to make payments – at least 21 days after a bill is mailed.
5. Fee traps such as weekend deadlines, due dates that change each month and due dates that fall in the middle of the day are eliminated.
6. Credit Card companies will be required to apply excess payments to the highest interest balance first – something consumers assumed was always happening but this was not the case.
7. The Law requires a consumer to consent to the processing of a transaction in which the limit of the card is exceeded. This will avoid over limit fees.
8. Inactivity fees for cards that have been inactive for 12 or more months.
9. Issuers are required to display on statements:
 - a. how long it would take to pay the existing balance as well as the total interest cost if the consumer merely paid the minimum amount due and;
 - b. what the payments would be if the balance and interest were paid off in three years.
10. There must be public posting of all credit card contracts – specifically available on the Internet in a usable format.

If you have any questions concerning CARD and its impact on you or your family, please contact the offices of Azrak and Associates who stand ready, able and willing to assist you.

AZRAK & ASSOCIATES, L.L.C. CAN REPRESENT YOU IN ALL MATTERS:

- Municipal Land Use/Zoning
- Matrimonial/Domestic Relations/Family Issues
- Negligence: Automobile Accidents/Fall-Down/All Injury Claims
- Medical Malpractice
- White Collar Crime
- Product Liability
- Worker's Compensation
- Wills/Trusts/Estate Planning & Administration
- Criminal/Civil/Trials/Appeals
- Municipal Court
- Real Estate, Residential/Commercial
- Corporate Law
- Business Formation Structuring
- Interstate Commerce
- Tax Appeals
- Elder Care
- Insurance
- Identity Theft

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Where there's a Will there's a way..... *(cont. from page one)*

Administrator. This can be a financial disaster for your spouse especially if the children decide to keep their portion of the inheritance.

Taxes can eat up an estate. The way to pay the minimum tax is to have a Will and an Estate Plan so your heirs get the maximum value of the estate and government entities receive the minimum in taxes.

Who gets the Rolex? That very special watch that was given by my grandfather to my father and then to me, I want it to go to my son. If this is not a provision of your will, it may not happen. This can happen with any asset be it cash, stocks or bonds, property, jewelry, or household items. Make it clear what your wishes are – do it by making a Will.

Preparing a simple Will is inexpensive and completed quickly. During our consultation we will provide a clear understanding of why Estate Planning is necessary. In addition to the Will, we can discuss a Durable General Power of Attorney and Living Will/Medical Directive. Call Azrak & Associates at 973-839-9062 for a free half hour consultation. A Planned Estate is the very best legacy you can leave.

Azrak & Associates, LLC is happy to announce that we now accept credit cards for retainers and payment. We accept Visa, Mastercard, Discover, and American Express.

