

Legal Tips for the New Year

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As we start a New Year, it's a great time to resolve to put your legal affairs in order.

The law touches every aspect of our lives. Whether, it's a preventative legal solution to help you avoid difficulties and help prevent unnecessary problems or assistance once a problem arises—the New Year is a perfect time to put necessary protections in place for you personally and professionally.

Consider the following 10 legal tips:

- ✓ **Create or update your will, living will and power of attorney.** A will enables you to develop a plan for the disposition of property at death and helps you minimize tax burdens. A living will (known as an Advance Directive in Maryland) documents your wishes regarding life-sustaining procedures if you become terminally ill and unable to so direct. A medical power of attorney permits you to appoint a health care agent to make health care decisions if you become incapacitated.
- ✓ **Protect your identity from theft.** There are a number of protections you can put in place to minimize the risk of identity theft including checking your credit report annually and removing your information from telemarketing and mail marketing lists. If you are a victim of identity theft there are several steps you should take to repair your credit and the damage of identity theft including notifying the credit bureaus, reporting the crime to your local law enforcement and the Federal Trade Commission and consulting a lawyer.
- ✓ **Repair your credit.** You can repair your credit by improving your credit reports. An improved credit standing (free of items which are false or misleading) can increase your credit score, lower interest rates and give you a better quality of life.
- ✓ **Establish an estate plan.** Regardless of your age and complexity of your estate, estate planning ensures that your final property and health care wishes are honored, loved ones are provided for, tax burdens are minimized and avoids the time and costs of probate. A comprehensive estate plan can also resolve a number of legal questions that arise whenever anyone dies.
- ✓ **Review important agreements before you sign.** Contracts and agreements are a part of every aspect of your life. Whether it's an agreement to purchase property, a contract with a contractor for renovations around your house, an employment agreement or a business contract—review and make sure you understand every document before you sign. Do not to sign anything with blanks that could be filled in after you sign and get a copy of everything you sign.
- ✓ **Get to know your rights as it relates to unresolved matters.** In certain matters like personal injury, medical malpractice or car and vehicle accidents, you should seek legal advice before the statute of limitations (time legal proceedings may be initiated) passes.
- ✓ **Start a business.** There are several items to consider if you plan to start a business including business planning, incorporation and legal structures, naming the business, financing and taxes, licenses and permits, intellectual property, business/employment laws and regulations, business operations, and more.
- ✓ **Get a copyright, patent or trademark.** First, you must determine the type of protection you need. A copyright protects the creators of "original works" including literary works, movies, musical works, sound recordings, paintings, photographs, software, live performances, and television or sound broadcasts. A patent is a right granted to an inventor by the federal government that permits the inventor to exclude others from making, selling or using the invention for a period of time. A

trademark is a word, name, symbol or device which is used in trade with goods to indicate the source of the goods and to distinguish them from the goods of others.

- ✓ **License or assign your art, work or music.** If you are an artist, writer or musician and a company wants to manufacture or sell your work, you may have to decide between an assignment (a transfer of ownership interest in the copyright) and a license (a grant of only some of the rights comprising copyright). A license lets someone commercialize an invention, duplicate artwork, reproduce music, or place an image on items. In return for granting the license, the licensor receives money (a one-time payment or continuing payments called royalties).
- ✓ **Protect yourself and your family.** Domestic matters can be very difficult because of the people and emotions involved. Whether it's a divorce, child support, custody, visitation, alimony or domestic violence matter—there are support services to assist you (in Maryland visit <http://www.courts.state.md.us/family/index.html>).

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