

the Legal Reformer



HALT'S MEMBERSHIP NEWSLETTER • July–September 2004

Disciplinary “Gag” Rules Come Crumbling Down Across the Country

Thanks to HALT's recent efforts and longstanding battle cry, disciplinary “gag” rules appear to be on their way out. For years, overbroad confidentiality or “gag” rules, which threaten citizens with criminal sanctions for disclosing to anyone that they have filed an attorney ethics complaint, remained on the books in several states.

But HALT has been urging local judiciaries and disciplinary authorities to abolish these threatening rules. And states are starting to listen.

Most recently, Tennessee eliminated a gag rule that prohibited citizens from disclosing information about a complaint even when the disciplinary authority determined that an attorney's misconduct violated the rules of professional responsibility and issued an informal reprimand.

In *Doe v. Doe*, a decision that came out in February, the Tennessee Supreme Court rejected the disciplinary body's

argument that the gag rule improved the standing of the local legal community by preventing citizens from exposing both ethical abuses by attorneys and inaction by the Board of Professional Responsibility, which oversees lawyer discipline in the state.

“The idea that the suppression of truthful criticism of lawyers would somehow enhance or protect the reputation of the Bar is not persuasive,” the Tennessee Court stated. “To the contrary, the rule . . . is far more likely to engender suspicion than foster confidence.”

Now that the state has outlawed its gag rule, HALT is currently helping Tennessee's disciplinary body redraft a confidentiality requirement that allows officials the freedom to conduct thorough investigations while acknowledg-

ing that those who file complaints have the right to disclose any information they choose.

New Hampshire and Florida have also signed onto the modern trend of allowing citizens to speak freely about attorney ethical complaints. In a landmark 1996 decision, the New Hampshire Supreme Court struck down the state's gag rule because it reached “speech traditionally accorded the most solicitous protection of the First Amendment; namely, criticism of the government's performance of its duties.” In 1981, a Florida court held that the “absolute bar” on communications regarding grievances did not leave alternative avenues in which the information could be disseminated.

Continued on page 2

HALT Files *Amicus* Brief in Illinois

In June, HALT filed an *amicus curiae* (friend-of-the-court) brief in the Supreme Court of Illinois in *King v. First Capital Financial Services*, a case concerning whether mortgage document preparation by a nonlawyer is the unauthorized practice of law. In its brief, HALT urged the court to follow a nationwide trend of court decisions that have acknowledged that not every legal need—in this case, simple document preparation—demands a lawyer.

“The lawyer monopoly has clearly gone too far when it tells mortgage bankers that filling in the blanks of a mortgage loan form is the practice of

law,” said HALT Senior Counsel Tom Gordon. “Any reasonable person would call this the practice of mortgage banking and tell lawyers to mind their own business instead of trying to take over the business of others.”

The case arose when Sheila and Willard King sued First Capital Financial Services, their mortgage lender, for charging \$225 for “document preparation,” a cost commonly passed along by mortgage lenders to their customers. The Kings, who had no complaints about the method in which their loan documents were prepared, claimed

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"Gag" Rules, Cont. from page 1

Currently, HALT is asking New Jersey to strike down its disciplinary gag rule. In comments that HALT filed with the New Jersey Supreme Court in June, HALT noted that the state's gag rule not only violated the Constitution, but it also contradicted New Jersey's longstanding commitment of sunshine in public proceedings.

"It's appalling that a state with such a longstanding tradition of openness and progressiveness continues to support an unconstitutional gag rule that muzzles New Jersey citizens from telling anyone that they have filed a grievance against an attorney," stated HALT Associate Counsel Suzanne Mishkin.

In a continued collaboration with Pennsylvania officials, HALT is submitting comments to the state's disciplinary authority, urging that its confidentiality provision should only extend to disciplinary administrators—not to those who file complaints. "We understand that

staff may want the authority to conduct investigations in confidence and hold information until they have diligently reviewed allegations, but that's where the confidentiality requirement should end," stated Mishkin. "It should not be applied to stop Pennsylvania citizens from speaking freely about an attorney's misconduct or disclosing that they have filed a complaint."

As state after state reviews and strikes down its disciplinary gag rule, legal consumers across the country are obtaining valuable information about the authorities in place to protect them from negligent, incompetent and unethical attorneys.

"It's not just an issue of finding out which lawyers to avoid," explained Mishkin. "As each gag rule is overturned, we develop a broader sense of how disciplinary agencies are responding to complaints and whether they're meting out discipline where appropriate." ■

Amicus Brief, Cont. from page 1

that the fact that the mortgage lender charged them for this service as a separate line item made it the unauthorized practice of law. First Capital argued successfully in the trial and appellate courts that it was representing itself—not the Kings—in filling out the paperwork. Its actions therefore fell under the widely recognized *pro se* exception to unauthorized practice laws, which allows parties to represent themselves in legal matters.

HALT encouraged the Illinois Supreme Court to consider the danger of reversing the Appeals Court's ruling, thus broadening the definition of the practice of law and widening the lawyer monopoly over legal services.

HALT argued in its brief that unauthorized practice of law restrictions protect lawyers from economic competition at the expense of consumers. HALT urged the Court to reject protectionist arguments and embrace consumer choice by upholding the Appeals Court decision. Additionally, the brief argued that although it may be the

court's duty to regulate lawyers, the court would be overstepping its bounds—and stepping into the state legislature's territory—by attempting to regulate nonlawyers.

If it heeds HALT's recommendations, Illinois' Supreme Court would follow similar decisions made by courts in New Jersey and Kentucky and the legislature in Virginia. HALT offers lawmakers its own model definition which says that unauthorized practice of law means saying you are a lawyer when you are not.

In a related matter, Illinois state senator James DeLeo introduced the Illinois Legal Document Assistant Act earlier this year. The legislation, Senate Bill 2136, would create a system of certification and regulation for nonlawyers who prepare legal documents. Hearings on the bill are tentatively scheduled for October, at which HALT expects to testify in support of the proposed legislation.

A decision on the King case is expected by the end of this year. ■

Legal Reform News

E-FILING GAINS POPULARITY

On May 12, the Superior Court of Pima County in Arizona began a pilot program that allows e-filing for probate cases. Probate is the legal process of proving that a will is valid and involves a court process that includes listing an estate's assets, paying taxes and distributing funds to heirs and creditors.

Only approved law firms are allowed to e-file right now, but the court expects to offer the technology to the public soon. Lawyers can e-file any time of day and judges can immediately access the files in their chambers or courtroom.

Moving to e-filing is part of a nationwide trend to modernize the court systems. The Denver Probate Court has been e-filing for more than a year and Connecticut recently began a project that would allow e-filing for all types of cases.

The Administrative Office of the U.S. Courts maintains a list of all Federal courts accepting electronic filing. As of July 2004, there were 32 District Courts and 59 Bankruptcy Courts listed. You can view this list at: www.uscourts.gov/cmecf/cmecf_court.html.

NEW RULES FOR LAWYER-EXECUTORS IN NEW YORK

In early June, the New York State Assembly passed a bill that amends the Surrogate's Court Procedure Act. The Act governs the rules that relate to settling a person's estate after death.

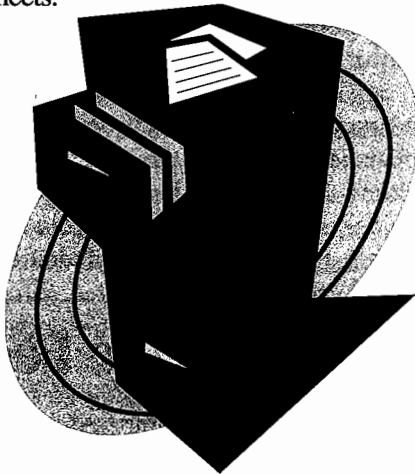
The new bill makes two changes. The first requires lawyers who are named in wills as executors (the person named in the will to settle the estate) to notify their clients about their fees in a separate document called an "acknowledgement of disclosure." The document can be attached to the will, but the will itself may not discuss what the

attorney's fees will be.

The second modification states that an attorney-executor will only be entitled to half of his or her commission fees if there is no disclosure acknowledgement form.

PUBLIC HAS RIGHT TO COURT DOCKETS

Most court records are open to the public. This common practice helps to enhance the public's trust and confidence in the judicial process. On June 8, the United States Court of Appeals, Second Circuit reinforced this basic principle by ruling in *The Hartford Courant Company v. Pellegrino* that the "public and press enjoy a qualified First Amendment right of access to [court] docket sheets."



"The ability of the public and press to attend civil and criminal cases would be merely theoretical if the information provided by docket sheets were inaccessible," the unanimous three-judge panel declared.

The Appeals Court overturned a November 2003 ruling by Judge Gerard L. Goettel of the U.S. District Court in Hartford, who had dismissed a lawsuit by the Courant and the Connecticut Law Tribune seeking information about various cases that were completely sealed.

MINNESOTA FAMILY COURTS PUSH EARLY RESOLUTIONS

Since the end of April, the family courts of five Minnesota judicial districts have implemented a pilot program known as Early Case Management. The program is designed to reduce costs, expedite resolutions and decrease the traditional adversarial nature of custody and parenting issues.

Judge Swenson of Hennepin County explains that with Early Case Management, parties are persuaded "to use neutrals to value business, real property and other large ticket items." This makes the discovery "informal, quick, and less expensive." Parties are also encouraged to use alternative dispute resolutions, such as mediation or neutral evaluations.

In addition, Judge Swenson has also added voluntary Early Neutral Evaluation.

In it, couples seeking divorce participate in an approximately three-hour custody analysis session early on in their case. Two evaluators from family court services, one male and one female to eliminate gender bias, head the evaluation, confer among themselves to garner a consensus, and then attempt to help the parties settle.

The team provides feedback regarding which arrangements will be consistent with childhood development needs and what the court is likely to do. Spending the three hours early on in a case usually avoids the roughly 45 hours of casework involved in a full evaluation, and according to Judge Swenson, "often helps the children avoid damaging custody fights and keeps them out of court."

Compiled by HALT intern
Veer Bhavnagri

ABA Judicial Commission Changes Course

Sometimes, all it takes is a little nudging. When HALT learned that an ABA commission revising the Model Code of Judicial Conduct was considering taking steps to dilute ethical standards for judges, HALT swung into action.

Associate Counsel Suzanne Mishkin immediately contacted ABA President Dennis Archer and urged him to reject calls to weaken requirements for judges. Shortly after HALT's request, the ABA commission backed down, changing its position and proposing a model



HALT Associate Counsel
Suzanne Mishkin

rule that clearly instructs judges that they must take active measures to avoid conduct that is improper or that gives any appearance of impropriety.

Before hearing from HALT, the commission was set to remove the obligation "to avoid impropriety and the appearance of impropriety in all activities." In place of this strict requirement, the commission intended to include language in the code that asked judges to simply

"aspire" to avoid improper conduct or conduct that appeared improper.

HALT argued that the "appearance of impropriety" is not simply a goal to which members of the judiciary should aspire or an afterthought that merely warrants a passing reference. Rather, it is an obligation that strikes at the very core of Americans' confidence in the impartiality and integrity of local judges. "To ensure that there is strong public confidence in the judiciary, the avoidance of appearance problems must be an independently enforceable provision," Mishkin told the ABA.

Although it does not carry the force of law, the ABA's model code sets the standard for state judiciaries. Most jurisdictions draw up ethical rules that mirror those in the model code.

HALT agreed that the term "appearance of impropriety" required explanation, but urged the committee to clarify the phrase and set forth precise guidelines, rather than weaken the phrase further. HALT reminded the

ABA of Mishkin's testimony before the Commission last year, in which she noted that specific financial disclosure requirements and clear limitations on privately-funded judicial education seminars would go a long way toward helping judges avoid appearance problems.

"During a time in which Congress has increased the financial reporting requirements of attorneys and corporate chief executives, it is astonishing that this Commission would even consider a rule change that would water down the obligations of some of this nation's most powerful and influential officers," stated Mishkin.

HALT pointed to the numerous editorial boards, legislators on both sides of the political aisle, and scholars who have long called for specific guidance on what conduct causes appearance problems. In particular, HALT noted the words of the Honorable Abner J. Mikva, former Chief Judge of the U.S. Court of Appeals for the D.C. Circuit, who stated, "For the system to work as it should, the judges must be perceived to be honest, to be without bias, to have no tilt in the case that is being heard." ■

HALT Announces Civil Justice Legacy Society

For all the progress HALT has accomplished, the fight for legal reform is a continuing one that will take years, even decades of commitment.

In 2004 HALT created the Civil Justice Legacy Society to recognize members who make a long-term commitment to the legal reform movement through a planned gift. Members of HALT's Civil Justice Legacy Society are acknowledged in our Annual Report and on HALT's Honor Roll, a yearly compilation of our most generous and committed members.

Recently, one of our longtime members, Evelyn West, passed away,

but because she remembered HALT in her estate plan, her commitment to the legal reform movement will continue to be felt for decades to come. Evelyn joined HALT in 1985 after winning a landmark gender equity settlement from the City of New York. Her experience in that protracted court fight led to a lifelong commitment to supporting HALT's work. Evelyn's legacy allows us to continue to fight for the principles of fairness and equality she championed in her own legal battle.

Planned gifts that qualify for membership in the HALT Civil Justice

Legacy Society include, but are not limited to: will bequests; trust benefits; annuity assets; life insurance policies; IRA or retirement plan assets; and personal residences or other real property.

If you have made a gift that qualifies for membership into the Civil Justice Legacy Society, or if you wish to receive estate and gift planning information, please contact a HALT development staff member at (202) 887-8255 or halt@halt.org. You can also learn more about estate planning by visiting www.halt.org and reading *Lifetimes*, HALT's estate planning newsletter. ■

Utah Poised to Grant Greater Access to Legal Service Providers

By Tom Gordon

The Utah Supreme Court recently proposed new rules defining the practice of law that could potentially result in vast improvements to the range of legal service providers available to consumers in the state. The proposed rules would allow consumers to use nonlawyer service providers for many simple law-related tasks, and could ultimately allow for the use of independent paralegals in the preparation of documents.

The rules would allow representation by a nonlawyer in certain situations, such as mediation proceedings, arbitration, or labor negotiations. In these situations, it is often a nonlawyer who is most familiar with the substance of the situation, and who may be better equipped than an outside attorney to take on such work, especially since the procedures involved are less complex than those at a trial. The rule also would allow unpaid representation by nonlawyers in additional situations, such as the completion of forms in domestic violence cases and the representation of one's child in a juvenile court proceeding.

The proposal also would allow any person to represent a person or business in small claims court or in an arbitration proceeding with a disputed amount less than the small claims limit without compensation. (Utah's small claims limit is currently \$7,500.) HALT has been a long-standing proponent of allowing nonlawyer representation in small claims proceedings. If this rule is adopted, Utah would become the first state in the nation to allow this practice.

Finally, in what could become the most significant of these new rules, the Court would allow the preparation of documents by people who "are regulated or subject to professional oversight by an administrative agency of the State of Utah or by a nationally rec-

ognized professional licensing or accrediting organization." This rule could pave the way for a regulated legal document assistant profession in the state. California, Arizona and Washington all have created licensing boards for legal document assistants or independent paralegals, leading to the widespread use of these service providers. The proposed rule would lift the prohibition on the use of independent paralegals to prepare documents if Utah were to create an agency to regulate such document preparers.

HALT submitted comments to the Utah Supreme Court praising its attempt to improve access to the civil justice system, while asking it to improve upon its proposal by eliminating some

of the restrictions the proposal places on nonlawyers. For instance, HALT suggested that an adult be permitted to represent any family member in court, rather than parents only being allowed to represent their minor children. Also, HALT asked the court to make more explicit the permission for legal document assistants and independent paralegals to operate in the state. Ultimately, HALT suggested that the court simplify its definition considerably by adopting HALT's long-standing proposed definition of unauthorized practice of law: "The unauthorized practice of law is the act of falsely claiming to be a lawyer."

The Utah Supreme Court is expected to release a final version of its proposed rules later this year. ■

Florida Protects Lawyers' Monopoly

By Veer Bhavnagri

On April 29, the Supreme Court of Florida, in *Florida Bar v. We the People Forms and Service Center of Sarasota*, declared that We the People, a nationwide chain of legal document preparer franchises, was guilty of unauthorized practice of law.

The Florida Bar, which spent nearly \$4,500 in its investigation, filed suit against We the People. Siding with the Florida Bar, the Supreme Court found We the People guilty of several violations including "providing customers with legal assistance in the selection, preparation, and completion of legal forms" and "correcting customers' errors or omissions" and assessed the maximum penalty of \$9,000. The court also declared that We the People was acting illegally by hiring a lawyer to provide legal advice to their customers.

This is not the first time We the People has been subjected to attacks by bar associations. Last year, the North Carolina State Bar sued We the People for preparing legal documents and for advertising this service. Ironically this suit comes after the Bar's own unauthorized practice of law committee approved We the People's presence in North Carolina.

Despite the pressure We the People is feeling from bar associations, it continues to provide inexpensive legal document preparation services to people who make legal decisions for themselves. HALT Senior Counsel Thomas Gordon agrees with the mission of We the People and lambastes the court for "succumbing to the avarice of lawyers, while ignoring the indisputable benefits We the People provides to legal consumers." ■



Small Claims Roundup

ALASKA: On June 21, Alaska Governor Frank Murkowski signed into law a bill raising Alaska's small claims dollar limit from \$7,500 to \$10,000. The bill, House Bill 227, was passed unanimously by the Alaska House and Senate. Alaska had been one of 10 states to have a limit of \$7,500 or higher. Alaska's small claims courts now join Tennessee (\$15,000/\$25,000), Georgia (\$15,000), New Mexico (\$10,000) and Philadelphia (\$10,000) as the only small claims courts with dollar limits of \$10,000 or more. The new limit took place on September 14.



INDIANA: The state's scheduled increase in small claims jurisdiction from \$3,000 to \$6,000 will take



place next year, despite an attempt to repeal the increase and a separate attempt to increase the dollar limit even further. Last year, the state legislature passed a bill enacting the increased limit, effective July 2005. This year, the legislature adjourned with the Senate Judiciary Committee having acted on neither Senate Bill 452, which would have raised the dollar limit to \$10,000, nor Senate Bill 455, which would have repealed the previously agreed upon increase. "No state has ever raised its small claims jurisdiction and then said 'Oops, we made a mistake. We need to bring the limit back down to the old level,'" noted HALT Senior Counsel Tom Gordon. "If raising dollar limits caused some sort of problem, some state would have lowered its limit by now."

RHODE ISLAND: As of July 1, Rhode Island no longer has the lowest small claims jurisdiction in the country; it now has the fourth lowest dollar limit. Sen-



ate Bill 2110, which passed the state legislature in June, raised the amount one can sue for in small claims court from \$1,500 to \$2,500. HALT Senior Counsel Tom Gordon was only marginally impressed by the increase. "We call small claims courts like Rhode Island's 'dry-cleaning courts,' since their low dollar limit doesn't allow people to settle any disputes of greater value than damaged dry cleaning," said Gordon. "Now Rhode Islanders can be compensated for more expensive clothing damaged by the dry cleaners, but they still don't have access to the courts in any meaningful way." The law also provides for the establishment of a small claims mediation fund to pay for trained mediators in small claims cases. "Rhode Island's decision to spend money on qualified mediators will help people with small claims cases reach an amicable settlement rather than having one imposed upon them by a judge," Gordon noted. "It's just too bad that this service is only available to people with miniscule disputes." ■

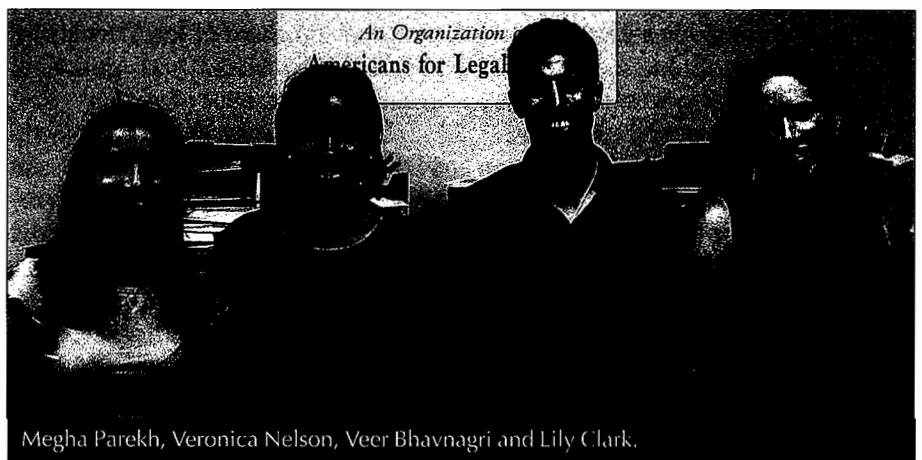


CHEERS to the Missouri Office of the Chief Disciplinary Counsel for increasing bar dues by \$20 to help finance that state's attorney discipline program. A 55 percent surge in the number of complaints handled between 2002 and 2003 spurred on the budget increase. The extra funding will go towards hiring new staff and enlarging the department's headquarters. Missouri's disciplinary budget was lower than nearly every other state before this latest increase.



JEERS to the California Senate for passing Senate Bill 1490. This self-serving bill allows the bar to continue to charge practicing attorneys the same bar dues as it has for the past six years. The dues freeze continues despite the bar's mounting fiscal crisis. Instead of increasing bar dues to cover rising costs, consumers will bear the burden of balancing the bar's budget by receiving a reduced level of payouts from the Client Security Fund. ■

HALT's 2004 Summer Interns



Veer Bhavnagri will be a senior at Brown University, where he is earning his degree in Political Science.

Lily Clark will be starting her first year at the University of North Carolina.

Veronica Nelson will be entering her second year at Howard University

Law School. She received her bachelor's degree from Northwestern University in Education and Social Policy.

Megha Parekh will be a sophomore at Harvard University, where she is majoring in Social Studies. ■

Headed to Probate Court? Nolo Teams With HALT to Offer Help

By Megha Parekh and
Theresa Meehan Rudy

Dealing with the death of a loved one is hard enough. Having to probate (settle their estate) while still grieving can be overwhelming. Take heart. Nolo's newest offering, *The Executor's Guide*, holds your hand through the entire process by offering detailed step-by-step instructions on what you need to do.

HALT is so convinced that this is the one book that will help you, or your hand-picked executor, "make sense of it all" that we have teamed up with Nolo Press—the largest publisher of self-help legal guides and do-it-yourself legal manuals—to make an exclusive edition of *The Executor's Guide* available to our members.

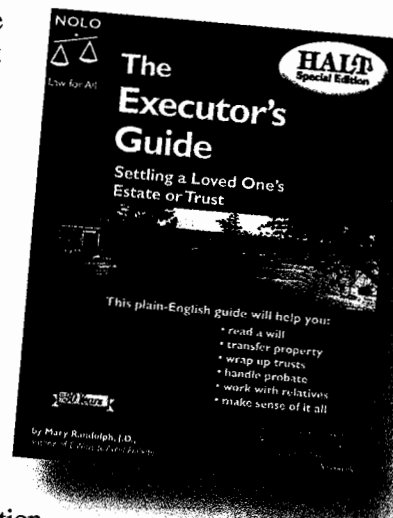
And, we are offering it for free to members who make a contribution of \$25 or more to support our legal reform efforts, including our work to reform America's probate system. A letter explaining all this will arrive at your home shortly.

If it hasn't happened to you yet, sooner or later it will—someone will ask you to serve as an executor or a trustee of an estate. And, if you haven't already, you will be asking someone to serve as the executor of yours. This request is really quite an honor. It means that you are the one person who will ensure that another's final wishes are followed when they are gone.

With the right do-it-yourself resource, you can buck the trend and handle probate on your own. The truth is most people turn the task of settling an estate over to an attorney which has become a financial boon for them. Handling probate is a multi-million dollar business and the enormous fees paid to lawyers come directly out of the pocket of the one person who can-

not complain—the deceased. It doesn't have to be that way.

Nolo and HALT have come together to help empower you to handle this very important task (and disperse money and assets to those they were intended to go to) with a special HALT edition of *The Executor's Guide*. After reading it, you'll find out that settling an estate doesn't have to be a complex, intimidating process. While it is time-consuming and sometimes cumbersome, in most cases probate does not require legal research, writing or adversary proceedings. If the value of the estate is less than the federal estate tax limit (\$1.5 million in 2004-05), and the estate plan is straightforward and not being questioned by possible heirs, then almost anyone with basic arithmetic



skills and the ability to follow instructions can handle probate.

Well-organized and legalese-free, *The Executor's Guide* leaves no stone unturned. This hefty resource includes a total of 23 chapters and covers every conceivable issue that could occur, including taking care of orphaned young children, what to do about "conditional" gifts, dealing with creditors, collecting benefits, and filing taxes. Since most Americans die without a will, there is also a chapter devoted to explaining intestate proceedings, which allow a judge to decide who's in charge and who gets what.

At \$34.99 the book is well worth the price. But remember, members who make a contribution of \$25 or more to support HALT's legal reform activities get it for free. ■

New Estate Planning Guide Available

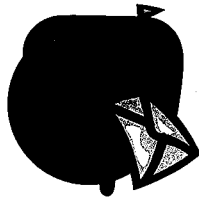
HALT has just released a new **Citizens Legal Guide** *Plan Your Estate*. This easy-to-understand guide offers information about the most popular estate planning tools available for transferring assets—wills and trusts. Consumers will learn how to create a legally valid will and will learn what a trust is and what it can do. Special attention is paid to revocable living



trusts, which allow you to maintain control over your assets while you're still living and permit your assets to bypass probate after your death. *Plan Your Estate* also covers other important estate-planning documents like living wills and durable powers of attorney for health care.

The guide is available for free on our Web site, www.halt.org, or you can request a copy at 1-888-FOR-HALT. ■

From the Mailbox



Dear HALT,

My mother told me not to do it, but I loaned my boyfriend \$1,000 for repairs to his car. Well he just broke up with me and moved to Boston without paying back the loan. What can I do?

Miserable in Maine

Dear Miserable,

Although we are tempted to play "Dear Abby" and lecture you about disregarding your mother's advice, we will stick to the issue of collecting your debt. First, you will need to find him. You can search for addresses and phone numbers online through Web sites like *anywho.com* and *switchboard.com* or by contacting the local post office or Department of Motor Vehicles.

If you're able to track him down, you have several options. You can write a letter and appeal to his sense of decency, try getting him to participate in mediation, hire a collection agency (which will take a percentage of what they collect) or go to small claims court.

Read *HALT's Everyday Law Series: Collecting a Debt* for more information about your options. It's available on our Web site, www.halt.org, or you can request a copy at 1-888-FOR-HALT. Good luck! ■

Book Sale

To purchase any of the titles listed, mail in the **Publication Order Form** along with a check, money order or your credit card information to: HALT, 1612 K Street, NW, Suite 510, Washington, DC 20006. Or, if it's more convenient, call us toll-free at: (888) 367-4258 and charge your order. Please allow 4-6 weeks for delivery. DC residents add 6% sales tax.

THE EXECUTOR'S GUIDE

Everything you need to know if you've been named as an executor or trustee. Learn what you have to do right away, in a month and what can wait until later. **\$34.99**

SHOCKED, APPALLED & DISMAYED

Learn how to write effective complaint letters. Lists contact information for over 600 businesses, federal agencies and consumer aid organizations. **\$12.00**

SMALL CLAIMS COURT

If you have a consumer problem that cannot be resolved, take it to the judge. This step-by-step guide explains everything you need to know to sue (or defend yourself) in small claims court. **\$12.00**

INVASION OF PRIVACY

Explains how to protect your privacy in the digital age where personal information about each of us abounds on the Internet. **\$27.95**

Publication Order Form

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<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express	
Credit Card No.: _____	
Expiration Date: _____	
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Combined Federal Campaign/United Way # 2206

July-September 2004

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