Petrucelly, Nadler & Norris, P.C. January 2014 Newsletter





PNN Legal Staff (from left): Dan, Eliza, Susan, Jeff and Jennifer.

Our best wishes for a peaceful, happy and healthy New Year!

Taking the time to think about and prepare for the year ahead can protect your legal rights and save you time and money. Here are a few areas of interest:

Estate Planning Documents

Is your Will up-to-date with current beneficiaries and personal representatives?

Does your Health Care Proxy and/or Durable Power of Attorney adequately describe your wishes in the event you are unable to make health care/financial decisions?

Construction Projects

Planning to remodel your home this year? Be sure to:

- Confirm your contractor's registration with the MA Office of Consumer Affairs & Business Regulations.
- Check references and ask for proof of insurance.
- Get it in writing! Some details include: the total price, payment schedules, and starting and completion dates.
- Insist that the contractor obtain all necessary building permits.

Declaration of Homestead

By filing a simple Declaration of Homestead at the Registry of Deeds, you can protect up to \$500,000 of equity in your home from certain creditors.

Individuals over age 62 or those with a disability may be entitled to protection of up to \$1 million.

Condominium Owners

Disputes between condominium owners can be financially draining and legally challenging.

To see what rights you have and the procedures that must be followed in the event of a dispute, refer to your condominium association's Declaration of Trust, Master Deed, and Rules and Regulations.

We can help interpret these condominium documents and assist in resolving issues for owners. Please contact us for legal advice, counsel and advocacy regarding:

- NON-PROFIT CORPORATIONS
- EMPLOYMENT
- PERSONAL INJURY
- FAMILY LAW
- REAL ESTATE
- ESTATE MATTERS
- CONSUMER ISSUES
- CIVIL RIGHTS
- TENANT'S RIGHTS

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The Alimony Reform Act of 2011, enacted in March of 2012, made many changes to the way alimony is handled in divorce cases and relates to both existing orders entered prior to the Act and new and pending cases.

The new Massachusetts Child Support Guidelines, which took effect on August 1, 2013, contain several changes which may affect the amount and duration of both existing and future child support orders issued by the court.

If you would like to learn more about these changes or are considering a request to modify an order, our experienced family law attorneys, Jennifer Norris and Eliza Minsch, would be happy to speak with you. Also, see the "News Update" section on our website (www.pnnlaw.com) for more information.

Good News for Same-Sex Couples

The 2013 Supreme Court decision in <u>United States v. Windsor</u>, provides numerous important federal rights and benefits for same-sex couples. The <u>Windsor</u> decision is a huge victory for marriage equality and we are happy to assist clients to benefit from these new changes.



Employment Rights

Are you a caregiver who also works outside the home?

If you've experienced "family responsibilities" or "caregiver" discrimination at work, such as being passed over for promotion, denied accommodations for pregnancy-related medical conditions, discouraged from taking FMLA leave, denied flex time, or forced out of your job, you may be protected under the antidiscrimination laws.

Are you a nursing mother?

Under the Patient Protection and Affordable Care Act, employers must provide reasonable break time for an employee to express breast milk for 1 year after her child's birth.

The employer must also provide a nursing mother with a private space, other than a bathroom, to express milk as frequently as needed.

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Planning for Your Marriage

It is common for couples to enter a marriage with individual assets and/or children from a prior relationship. A pre-nuptial agreement can be a useful tool to lay out each party's financial expectations, protect individual assets, and create a roadmap in the event that the marriage is terminated.

Protecting Your Credit

Do you know whether your credit history is being reported accurately?

You have the right to obtain a free copy of your credit report once a year from each of the major credit bureaus.

If the information in your credit report is incorrect or adverse action has resulted from the report, you have rights under the Fair Credit Reporting Act. For example, a credit reporting agency must investigate your disputed claim within 30 days.

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