

IMPORTANT. KEEP FOR FUTURE REFERENCE.

OPSEU



SEFPO

NEW BENEFIT!



We have arranged a new benefit for you — access to free unlimited preliminary legal guidance by phone. Have you ever been in a situation where you felt perhaps you should talk to a lawyer but didn't? Maybe you didn't know who to call or were concerned about the cost. This happens to many of us. Your new L.P.I. LawCALL benefit makes getting preliminary guidance from a lawyer quick and easy — **and, best of all, IT'S FREE!**

Don't think twice about getting the preliminary guidance you need if you think you might have a legal problem.

- It could be:
- a family problem
 - a problem with your neighbour or landlord
 - trouble with a tradesperson or warranty
 - a credit or collection problem
 - any situation where you are unsure about your rights

For preliminary legal guidance **simply call the toll-free number on the front of your attached membership card: 1-877-529-7768 during business hours anywhere in Canada.** An experienced lawyer will answer your questions. There's no time limit and no limit on the number of calls you can make*. You'll have the peace of mind of **knowing your legal rights.** And if you need more than telephone guidance, and need to see a lawyer, you can **save money** on legal fees by purchasing one of L.P.I.'s affordable, optional membership plans (see over).

L.P.I. LawCALL is yours free. Here's how it works.

HOW TO ACCESS L.P.I. LawCALL

- With your membership number handy, call the **toll-free telephone number on the front of your membership card during business hours.** An auto-attendant will tell you your choices.
- **There is a short one-time card activation process.** After your first call, you may always proceed directly to the option for free telephone guidance and you will be put through to the LSO office.
- Identify yourself as a Law Protector LawCALL member. Your immediate family members living with you may also use your membership.
- We do our best to have a lawyer available with expertise in your area of need. If you have to leave a message, your call will be returned as soon as possible and not later than within 24 hours during the regular business week.
- There are two other special toll-free numbers on your membership card to be used:
 - (1) After-hours & weekends **only** for emergencies; and
 - (2) For U.S. matters when travelling there (except Mississippi).

*WHAT TO EXPECT FROM L.P.I. LawCALL

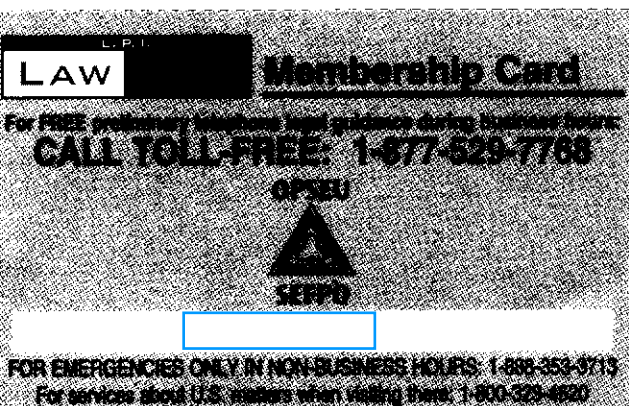
The main Legal Service Office ("LSO") will give you preliminary legal guidance on any matter concerning you. This is intended to help you determine if you have a real legal problem, or one that should be dealt with in another manner.

If you do have a legal problem, the lawyer will give you information and guidance as to your rights and how best to deal with your issue. This is as far as your L.P.I. LawCALL benefit extends.

Then, it is up to you to take the next steps. If you need to retain a lawyer, you may choose to purchase an L.P.I. LawCLUB module or L.P.I. Premium LawNET and use a Law Protector lawyer (see reverse), or see your own lawyer, or do nothing. You are in control.

*L.P.I. LawCALL provides you with an unlimited number of calls to the LSO lawyer. However, you may make only one call on each matter, as only one should be necessary.

Detach and Keep this Valuable Membership Card



IF YOU NEED TO RETAIN A LAWYER

If your problem is such that you need actual legal services, you can **save up to 60% on legal fees** by purchasing one of L.P.I.'s optional membership plans.

Each of L.P.I.'s LawCLUB modules is designed to deal with common issues within a specific legal area, such as Estates, Family Law, Real Estate etc. Modules are value priced to give you affordable access to legal services if you have just one type of legal issue.

Or, L.P.I.'s Premium LawNET Plan gives you comprehensive annual coverage, including several free services and access to all of the low legal fee rates available through L.P.I.'s legal network. **See over for details.**

L.P.I. OPTIONAL PLANS COMPREHENSIVE SERVICES

Each year 1 in 3 Canadians need actual legal services.
If you're one of them, L.P.I. can Save You Money!

L.P.I. LawCALL members may purchase L.P.I. LawCLUB Modules, L.P.I. Premium LawNET or L.P.I. LawNET Business "Plus."

L.P.I. LawCLUB members enjoy the discounted fixed fees for the services listed in the Module purchased — a great value if you have only one type of issue!

L.P.I. Premium LawNET members may use monthly pre-authorized payments to enjoy comprehensive coverage and several free services, including:

- 6 free letters and 6 free phone calls by the L.S.O. lawyer to third parties, which can help you nip disputes in the bud
- one 1/2 hour in-office consultation annually, PLUS
- all the discounted rates in all L.P.I. LawCLUB modules, AND
- Current bonus for new subscribers: 2 free Powers of Attorney by the L.S.O. so your affairs can legally be handled by someone you trust, if something happens to you

If you're a small business owner, ask us about L.P.I. LawNET - Business "Plus," which includes all the advantages of L.P.I. Premium LawNET, plus preferred fixed fees for a range of commonly used business legal services.

You can call 1-877-529-7768 to be enrolled right away and get your new membership number for immediate service (have your VISA number ready). Or, fax or mail us the attached Enrollment Form.

Law Protector International Inc. is Canadian owned and operated. Our network of more than 750 experienced, independent lawyers in communities across Canada have made a commitment to provide our members with the service and savings they deserve, in exchange for the volume of business we can provide. You'll develop a relationship with a lawyer in or near your community. And Law Protector monitors the quality of service and generally looks out for the welfare of its members.

Whether at home, or travelling in Canada or the U.S., you and your family will have the personal, expert legal services you need — when you need them. (Service about U.S. matters when travelling in the U.S., except Mississippi, is provided at a preferred hourly rate — the fixed fee schedule does not apply.)

IMPORTANT THINGS TO KEEP IN MIND :

1. Member's fixed fees and hourly rates do not include out-of-pocket expenses incurred by your lawyer on your behalf, or taxes.
2. Lawyers customarily require a retainer before providing services to clients. This is paid to the lawyer "on account" when service begins and the full amount is credited against the total bill after service is provided. Please discuss with your lawyer the potential requirement for a retainer and the amount, before requesting service.
3. You may not use the plan against the plan sponsor (any organization through which you received L.P.I. LawCALL), L.P.I., or for collective agreement matters.
4. Neither L.P.I. nor OPSEU is responsible for any acts or omissions on the part of any law firm, lawyer or similar professional providing legal services in the legal network.

LAW PROTECTOR PLAN™ — ENROLL BY PHONE, FAX OR MAIL

PHONE: 1-877-529-7768 (9 a.m. to 5 p.m. EST) FAX: 1-416-920-1355

175 Bloor Street East, #905 South, Box 15, Toronto, Ont., M4W 3R8

Web Site: www.lawprotector.ca E-mail: inquiries@lawprotector.ca

CHOOSE YOUR PLAN (Make cheques payable to Law Protector International):

L.P.I. Premium LawNET:

- \$175/yr. Plus GST = \$187.25, Single Payment
- \$14.58/mo + \$1/mo admin. fee
With GST = \$16.67/mo
VISA (sign below) OR Monthly bank debit (enclose VOID cheque)

L.P.I. LawCLUB Module: (Monthly payment option NOT available)

- Hourly Rate Module \$90/yr. Plus GST = \$96.30
 - Other Module \$30/yr. Plus GST = \$32.10
- Specify Module Desired: _____

PRINT NAME: _____

Address: _____

L.P.I. LawCALL #: _____ Phone # (day): _____

VISA. I apply for the above membership and authorize Law Protector International Inc. (L.P.I.) to withdraw my membership fee from my account in accordance with the above fee schedule. If monthly, I agree to pay the full membership fee over 12 months. Monthly payments shall be debited on the 15th of each month and annual payments on the anniversary of my enrollment. This authority shall remain in effect until I give written notification to terminate it.

Card #: _____ Expiry: _____

Signature: _____

L.P.I. PREMIUM LAW	L.P.I. LawNET Fixed Rate	Average Market Price	YOU SAVE
• Unlimited Telephone Legal Guidance	FREE	\$ 200/hr.	\$ 200/hr.
• 1/2 Hour In-Office Consultation annually	FREE	\$ 200/hr.	\$ 200/hr.
• BONUS: 2 Powers of Attorney by LSO	FREE	\$ 220.00	\$ 220.00
• FREE 6 Phone Calls by LSO 1 per matter	FREE	\$ 150.00	\$ 150.00
• FREE 6 Letters by LSO 1 per matter	FREE	\$ 150.00	\$ 150.00
• LISTED SERVICES: ALL FIXED RATES IN ALL LAWCLUB MODULES BELOW			
In-Office or Telephone Consultation	\$ 125/hr.	\$ 200/hr.	\$ 75/hr.
Out-of-Office Legal Work	\$ 160/hr.	\$ 250/hr.	\$ 90/hr.
LAW	L.P.I. LawNET Fixed Rate	Average Market Price	YOU SAVE
ESTATE MODULE (\$30/yr + tax)			
Simple Will*	\$ 65.00	\$ 135.00	\$ 70.00
Complex Will*	\$ 149.00	\$ 315.00	\$ 166.00
Power of Attorney*	\$ 65.00	\$ 110.00	\$ 45.00
Commission or Notarize (Per Signature)	\$ 10.00	\$ 25.00	\$ 15.00
REAL ESTATE MODULE (\$30/yr + tax)			
Purchase of Residence*	\$ 550.00	\$ 650.00	\$ 100.00
Sale of Residence*	\$ 450.00	\$ 600.00	\$ 150.00
Purchase New & Sell Current Residence*	\$ 850.00	\$ 1,100.00	\$ 250.00
New Mortgage*	\$ 300.00	\$ 450.00	\$ 150.00
Second Mortgage*	\$ 125.00	\$ 250.00	\$ 125.00
Discharge of Mortgage*	\$ 50.00	\$ 150.00	\$ 100.00
Mortgage Refinancing*	\$ 250.00	\$ 450.00	\$ 200.00
Renew or Prepare Residential Lease	\$ 100.00	\$ 250.00	\$ 150.00
CIVIL LAW MODULE (\$30/yr + tax)			
Simple Contract Review (5 pages)*	\$ 75.00	\$ 250.00	\$ 175.00
Promissory Note	\$ 50.00	\$ 75.00	\$ 25.00
Boundary Dispute Negotiation	\$ 250.00	\$ 500.00	\$ 250.00
Statement of Claim or Defense	\$ 650.00	\$ 900.00	\$ 250.00
Criminal Guilty Plea	\$ 450.00	\$ 750.00	\$ 300.00
Young Offenders Plea	\$ 450.00	\$ 750.00	\$ 300.00
FAMILY LAW MODULE (\$30/yr + tax)			
Marriage Contract	\$ 350.00	\$ 750.00	\$ 400.00
Separation Agreement (Uncontested)	\$ 500.00	\$ 985.00	\$ 485.00
Divorce (Uncontested)*	\$ 400.00	\$ 775.00	\$ 375.00
Change of Name*	\$ 75.00	\$ 400.00	\$ 325.00
Adoption (Uncontested)	\$ 550.00	\$ 1,500.00	\$ 950.00
Child Welfare (Negotiated Uncontested)	\$ 450.00	\$ 700.00	\$ 250.00
HOURLY RATE MODULE (\$90/yr + tax)			
In-Office or Telephone Consultation	\$ 125/hr.	\$ 200/hr.	\$ 75/hr.
Out-of-Office Legal Work	\$ 160/hr.	\$ 250/hr.	\$ 90/hr.
PROVINCIAL VARIATIONS	L.P.I. LawNET Fixed Rate	Average Market Price	YOU SAVE
ALBERTA			
Purchase of Residence	\$ 300.00	\$ 650.00	\$ 350.00
Sale of Residence	\$ 300.00	\$ 550.00	\$ 250.00
Purchase New & Sell Current Residence	\$ 520.00	\$ 700.00	\$ 180.00
New Mortgage	\$ 245.00	\$ 375.00	\$ 130.00
Mortgage Refinancing	\$ 200.00	\$ 450.00	\$ 250.00
Purchase & Mortgage Refinancing	\$ 390.00	\$ 650.00	\$ 260.00
BRITISH COLUMBIA			
Purchase of Residence	\$ 350.00	\$ 650.00	\$ 300.00
Sale of Residence	\$ 200.00	\$ 450.00	\$ 250.00
Purchase New & Sell Current Residence	\$ 390.00	\$ 700.00	\$ 310.00
New Mortgage	\$ 200.00	\$ 450.00	\$ 250.00
MANTOBA			
Purchase of Residence	\$ 395.00	\$ 650.00	\$ 255.00
Sale of Residence	\$ 395.00	\$ 600.00	\$ 205.00
Purchase New & Sell Current Residence	\$ 750.00	\$ 1,100.00	\$ 350.00
New Mortgage	\$ 195.00	\$ 450.00	\$ 255.00
NOVA SCOTIA			
Purchase of Residence	\$ 450.00	\$ 650.00	\$ 200.00
Sale of Residence	\$ 350.00	\$ 550.00	\$ 200.00
QUEBEC			
Simple Will	\$ 150.00	\$ 350.00	\$ 200.00
Complex Will	\$ 350.00	\$ 1,000.00	\$ 650.00
Purchase of Residence	\$ 1,000.00	\$ 1,500.00	\$ 500.00
Purchase & Mortgage	\$ 1,500.00	\$ 2,300.00	\$ 800.00
New Mortgage (Property Not Searched)	\$ 650.00	\$ 1,500.00	\$ 850.00
New Mortgage (Property Searched Before)	\$ 500.00	\$ 900.00	\$ 400.00
Second Mortgage	\$ 650.00	\$ 1,000.00	\$ 350.00
Discharge of Mortgage	\$ 100.00	\$ 350.00	\$ 250.00
Simple Contract Review (5 Pages)	\$ 125.00	\$ 250.00	\$ 125.00
Change of Name	\$ 500.00	\$ 800.00	\$ 300.00
Divorce (Uncontested)	\$ 850.00	\$ 1,500.00	\$ 650.00
Power of Attorney	\$ 100.00	\$ 150.00	\$ 50.00

All prices subject to review/adjustment

FOR TOLL FREE LEGAL GUIDANCE:

1. Call the toll-free number on the front of this card.
2. Choose the option that applies to you.
3. Give the receptionist your name and membership number
4. State the nature of your problem and how urgent it is.

We do our best to have a lawyer available with expertise in your area of need. If you have to leave a message, your call will be returned as soon as possible and not later than within 24 hours during the regular business week. Please make only 1 call per matter.

To purchase L.P.I. Premium LawNET OR L.P.I. LawCLUB for special discounted legal services call: 1-877-529-7768

LAW PROTECTOR