



LEGALWISE®

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The mission of Legal Resources is to provide high-quality legal services to our members, helping them to lead lives free of major legal expenses. *LegalWise* is presented by Legal Resources for educational purposes.

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DO YOU KNOW... the difference between larceny and burglary?

Larceny is the theft of another person's property, including money. **Burglary** adds another dimension. Some larcenies include **burglary**, which is the breaking into and entering of a building with the intent to commit a crime.

Also, some states recognize the theft of valuables over \$500 as **grand larceny** and the theft of items under that amount as **petty larceny**.

legal-dictionary.thefreedictionary.com/grand+larceny
dictionary.reference.com/browse/larceny

HOME WARRANTIES THE GOOD, THE BAD... THE NECESSARY?

Homebuyers are faced with endless decisions. One important question homebuyers ask themselves is whether or not to purchase a home warranty.

Home warranties are contracts that cover the repair of the plumbing, electrical and appliances inside your home, and many times they can be a benefit to homeowners. Much like insurance, homeowners pay a yearly premium for any future repairs. Home warranties can provide homebuyers with peace of mind if they don't want to worry about major repairs for their new investment.

But should you purchase a home warranty?

The answer is **yes** if any of the following are true:

- Your new home has **older appliances**
- Your new home is **older than five years**
- You are a **first-time homebuyer**
- You **do not have a monetary cushion** to handle major home repairs

A WORD OF CAUTION: Your home warranty is only as good as the company who is offering it. Look into the reputation of the company you are considering and even ask for recommendations from your realtor, friends or your real estate attorney so you can feel confident in your decision.

ANSWERING YOUR QUESTIONS



TIP OF THE MONTH

AVOIDING VULNERABLE PASSWORDS

A list of the worst passwords used in 2014 was recently released, and this is one list it's good not to be on.

- | | |
|-------------|---------------|
| 1. 123456 | 6. 1234567890 |
| 2. password | 7. 1234 |
| 3. 12345 | 8. baseball |
| 4. 12345678 | 9. dragon |
| 5. qwerty | 10. football |

Football, dragon and baseball are new additions in 2014, while the numeric passwords are repeat offenders. Keepers of this list recommend avoiding the use of birthday numbers, children's names and numbers without any letters to ensure a stronger password.

See the September 2014 issue of LegalWise for tips on what makes a password great.

Augenstein, Neil. "Worst Passwords: Is Yours on This List?" Washington's Top News. www.wtop.com. January, 21, 2015. www.wtop.com/consumer-tech/2015/01/worst-passwords-years-list

ATTORNEY SPOTLIGHT

LEGAL RESOURCES

Relax... you're covered.®

Q My daughter just had surgery for a torn ACL and is on crutches. We have obtained a temporary handicapped parking permit from the DMV. **I am curious to know what determines how many handicap spaces are needed in a public or business parking lot?**

A The guidelines of the **Americans with Disabilities Act** specify that one handicapped space needs to be provided for every 25 spaces in a business' parking lot. If there are 50 parking spaces, two of them need to be designated for drivers with disabilities. If the lot is larger than 500 spaces, multiply the number of spaces by 2% to determine how many spaces are needed. All spaces must have signage placed at least 60 inches from the ground, designating them as accessible parking spaces, and they should include the international symbol of accessibility.



TRENDING NOW

REPAIRING YOUR CREDIT

If your identity has been tampered with, the first steps are to focus on the accounts that have been compromised. Now, how do you begin to repair your credit? Obtain copies of your credit reports and check that all key information is correct. If you find errors or false charges on the report, you should dispute them with the both the credit bureau and the business involved. **Important:** if you're disputing a charge, businesses have 30 days to investigate and report back to you. The Federal Trade Commission has more detailed information, as well as sample letters for you to send to credit agencies and businesses, [on its website](#).

"Repairing Your Credit After Identity Theft." www.ftc.gov. August, 2012. www.Consumer.FTC.gov/articles/0290-Repairing-Your-Credit-After-Identity-Theft

GRAVITT & GRAVITT, P.C.

Legal Resources would like to welcome Gravit & Gravit as its newest Plan Law Firm. Gravit and Gravit is a full-service firm covering the Halifax, VA area. Representing clients through a multitude of legal needs, the attorneys at Gravit & Gravit offer a variety of practice areas to assist clients with the complexities of difficult legal matters. With regards to automobile personal injury, for example, there are many benefits to having professional legal help.



...it is difficult to act as your own attorney. It requires dealing with an insurance company, which has a lot of knowledge and experience and has no obligation or reason to look after your interest. Though the vast majority of personal injury cases are settled before trial, we have found that the best way to get a good settlement is to be prepared to go to court."



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Please contact our Member Services Department with any questions. We look forward to serving you and your family.

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Please review the Legal Resources Master Plan Contract for a complete description of plan benefits. Due to regulatory requirements, benefits and rates may vary by state.