When it comes to legal matters, what you don't know can hurt you. Here are a few of the most common legal myths you should know about. Just keep in mind that laws can vary by state.

1) **Attorney-client privilege is absolute.** There are all sorts of exceptions to this rule and requirements for it to apply. There are also a number of cases where courts have ruled to pierce the privilege.

2) **You can't be sued for a crime you didn't commit.** Unfortunately, there are very few protections against frivolous litigation in America. You can be sued anytime, by anybody, for anything.

3) **Police can't enter your home without a warrant.** Actually, if they think someone is in danger, emergency regulations permit them to enter a building without obtaining a warrant.

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**Income taxes are the largest revenue provider for the Federal budget and "taxable income" falls into two categories: "earned income", like wages, tips, and bonuses, and "unearned income", like royalties, gambling winnings, and alimony.**

ANSWERING YOUR QUESTIONS

Q: I received a letter from the IRS and I don't understand what it means, can an attorney review this with me?

A: Great question! Tax law matters are covered under our Expanded Coverage Benefit where the initial consultation of up to an hour is provided at no cost, you will receive a 25% discount on the attorney's usual fees thereafter. Please contact our Member Services Department at 800.728.5768 if you have any additional questions.

THE LOWDOWN

Surround yourself with friends.
The odds for landing a dream job or being chosen for a great opportunity multiply with each personal contact you have, so get out there and make more connections.

Be open to new opportunities.
Being more open to new experiences will maximize your chances of having good fortune over those who sit idly and let life pass them by.

Be more optimistic.
When you think positively, all your successes will seem more successful, and you'll be able to see a silver lining in any unfortunate situation.

MEMBER TESTIMONIALS

I was not aware of how great this benefit was until we were in the real estate buying/selling process and I saw how much it helped and saved - both money and time. I'm a vocal supporter around the office now. I will be using this plan for a long time to come.

-Elizabeth B.