

Couple insures justice for all

By Kimberly Horg
khorg@earthlink.net

Mike and Laurie Kehoe were so impressed with the legal service they used that they decided to give up their previous careers to work as independent sales representatives for the company that changed their life. Making a living while making a difference is the Pre-Paid Legal motto and it is something that this couple can stand behind.

Have you heard of legal insurance before? Many people have health insurance because medical bills are so expensive. Well, only a small portion of the population can afford an attorney so a legal service can be an affordable option. "Eighty percent of Europeans have some type of legal plan," the Kehoes say.

The Kehoes tried home-based businesses before and read about Pre-Paid Legal in a magazine but never thought about working for them until they actually saw how well the service works. They moved out here from Illinois. Mike got a transfer at FedEx and Laurie planned on working in her field as a legal secretary or paralegal.

Besides getting scammed by a moving company, the couple's only car got repossessed even though the monthly payments were taken out of their bank account, they contend. The Kehoes say they discovered that the money never actually made it to the car company, but was held. Neither the trustee nor the car company had tried to contact them. With no money, no car, no furniture and nowhere else to go, they decided they had to fight back.

It was the worst time in their lives. Pre-paid Legal was their only hope. The company was founded in 1972 by a man who was hit by someone in a car and says he was then unjustly sued over the accident. Harland Stonecipher couldn't find a legal expense plan in the United States so he decided it was time to start one and give justice to the people.

The plan is built to help people by providing equal access to legal advice for all people, the couple says.

"We didn't have any money left after moving to spend on expensive attorney fees. We didn't have a car to get to work or have any way to get our furniture. After calling the legal service, they immediately gave us advice on who to contact so we could get our furniture," says Laurie Kehoe.

"A wonderful gentleman, Ted Burke, came to my home and sat on the remaining folding chair that I still had in my possession for two hours until my husband made it home. It is nice when you don't have anywhere else to go to actually have someone there to help you. We became members and associates right then and there."

The attorney that was appointed to help them faxed a letter to the finance company. Eventually the car was hand-delivered to their door. "You can't put a price tag on that," the couple says.



Photo By Keith Shindata

Laurie and Mike Kehoe who liked Pre-Paid legal insurance so much they now sell the product.

"It has always been our way to give the public what they want. To be able to look someone in the eye while finding them a program that fits their needs. We are the only one of our kind to deliver face-to-face service," says Ted Burke,

Nevada Pre-Paid Legal's senior regional vice president.

Burke is a retired police officer who started working for Pre-Paid Legal after using the service while on the force. He started out by telling his friends about it and then decided to do it for a living, he says.

"No matter what someone brings to the table, they are going to benefit. It is risk-free! There is no contract, you pay by the month and can cancel at any time. Pre-Paid Legal is like a P.T.O health plan or triple-A car insurance. We have been around for years and I have never heard a complaint," Burke said. "We provide people with the best attorneys in Nevada for the cost of a cup of coffee a day. Only 7 percent of the population can afford to hire a law firm. So, what about the rest of us? The purpose of this is to protect the interest of the people."

There is an advertising war taking place that misleads people. The consumer is left in a state of confusion because his or her interest is not the focus of many attorneys, even though the lawyer may claim to be fighting for the client or suggest the firm is the best in the field. Pre-Paid Legal does all the background investigation on the law firms that they use so people know that they are going to get the best service, Burke says.

"Small firms only have a couple areas of expertise, we are a large enough to cover every area. People have a wide range of needs that we are able to meet. There are 7,800 firms across the country," Burke adds.

Pre-Paid Legal offers plans for the whole family starting at \$16 a month. The service offers a wide variety of help including IRS Audit, trial defense, motor vehicle expense service and preventative services. People are able to get unlimited phone consultations, according to the company, as well as unlimited contract and document review and wills for the entire family.

If it wasn't for our car that got repossessed, we wouldn't be working here now. Sometimes good comes out of bad things happening. It is a good feeling to know that you are helping someone. We believe in this service so much," the Kehoes say.