



Estate Planning

Estate Planning is a serious issue, especially while stationed overseas. Civilians overseas should also take advantage of this free benefit because this same service is not available state-side and could cost \$1500 or more. Estate planning documents include:

Living Will: Expresses your wish that should you become incapacitated with no hope of recovery, it is your wish that you not have your life prolonged by the use of artificial life support systems.

Healthcare Powers of Attorney: Authorizes your attorney-in-fact to make health care decisions for you when you are not able to make them yourself. It may also contain your wishes on such matters as life sustaining efforts, types of treatment, and other health care issues.

Durable General Powers of Attorney: Authority granted to your attorney-in-fact, as broad or narrow as you wish, to manage your affairs while you are incapacitated, including

authority to file your tax returns, buy or sell property, and manage your investments while you are unable to do so.

Once you complete a living will, give a copy to your doctor and make sure a copy is placed in your physician and hospital records. You should also tell your close family members that you have made a living will and where the original and copies are kept. If you make a Durable Power of Attorney for Healthcare, you should give the original to the person you designate and keep a copy for yourself. You should also make sure your doctors can contact this person.

A Living Will along with a Last Will and Testament are strongly recommended. Additionally, you should review or update your living will every year, as your thoughts on end-of-life issues may change, and update the address and telephone number of the person you designate in a Durable Power of Attorney for Healthcare.

Please contact the Legal Office at 263-4698 to schedule an appointment.

Limitations on Notarizations and Certified Copies

A notary acts as an official, unbiased witness to the identity and signature of individuals who appear before the notary for some specific purpose, such as taking an oath or signing a legal document. For this reason, the Legal Assistance Office cannot provide signature guarantees or notarize unsigned documents, incom-

plete documents, or when the person whose signature is being notarized is not present before the notary.

The Legal Assistance Office may make certified copies of some original documents. However, this office cannot make certified copies of

ZAMA LEGAL ASSISTANCE OFFICE

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public records or of publicly recorded documents such as: court records, birth certificates, marriage certificates, death certificates, car titles, and military leave and earning statements.

CATE copies of public records or publicly recorded documents for military administration (including finance and personnel administration) and for Federal administration where allowed by law or other regulation.

This office may only AUTHENTI-

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12 Prohibited Debt Collection Practices

The Fair Debt Collection Practices Act of 1978 requires collectors to treat debtors fairly and in accordance with the law. Debts for personal, family, and household goods and services are all covered under the Act. The law does not apply to Japanese debt collectors for debts incurred here in Japan. Of course, the law does not erase any legitimate debt that you owe.

attorneys or government representatives if they are not;

6. Claim you committed a crime or say that you'll be arrested if you don't pay;

7. Say that papers being sent are legal forms when they are not or say that papers are not legal forms when they are;

8. Threaten to take, garnish, attach, or sell your property or wages unless the collection agency or the creditor intends to do so and it is legal;

9. Send you anything that looks like an official court or government document;

10. Say actions will be taken against you, which are not legal;

11. Collect any amount greater than your debt unless allowed by law; or

12. Deposit a post-dated check before the date on the check.

For more information, please consult with the legal assistance office or call to schedule an appointment.

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AND WOMEN**



If you have any questions, comments, or suggestions, please contact the Legal Assistance Office at 263-4698.



Many states have their own debt collection laws. Check with your state's Attorney General's Office to determine your rights under state law.

Debt collection practices that are prohibited include, but are not limited to:

1. Threats of violence or harm to you, your property or your reputation;

2. Use of obscene language;

3. Repeated use of the telephone to annoy;

4. Advertise or misrepresent your debt or give anyone false credit information about you;

5. Use false names or claim to be