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**LATEST LEGAL SERVICES NEWSLETTER
FOCUSES ON MEETING HEALTH INSURANCE MANDATE LAWS**

EDISON — The latest newsletter of Legal Services of New Jersey (LSNJ) centers on dealing with the federal health insurance mandate in this year's tax returns and preparing for a brand new state health mandate that becomes effective next year.

The bilingual publication, "Looking Out For Your Legal Rights," may be viewed online at www.lsnjlaw.org and also is available at all Legal Services offices in New Jersey.

This is the last year the federal mandate will be in force and for most low-income single adults without health coverage the penalty, as an example, will be \$695 for the year. But as the federal law expires, the new state law kicks in for the state returns that must be filed next year. Regulations implementing the state plan have not been issued, but there are various programs expected to be available for poor people to get low-cost coverage or reduced penalties.

The newsletter also deals with several other issues, including last year's reforms to the state's expungement that in most cases reduced the waiting period to get a record cleared from 10 to six years, as well as increasing the number of convictions that can be expunged.

Additionally, the newsletter provides a tutorial on how people can obtain government records under New Jersey's public records law.

New Jersey residents are reminded that there are many programs available for low-income people to spay or neuter their pets at an affordable cost.

Legal Services of New Jersey (LSNJ), located in Edison, heads the state's Legal Services system, a network of five independent non-profit corporations and has been providing free essential legal aid in civil matters to low-income people through offices in all 21 counties for more than 50 years. Since its inception, LSNJ has provided representation in more than 2.4 million cases.

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