

# It's The Law

## You Have The Right To Remain Suspicious

(NAPSA)—Akin to urban myths, legal myths also exist—tales that seem completely believable but are actually false.

In some cases, legal myths can affect important aspects of your life—so it's important to debunk them.

Here are a few common legal myths—and the real stories behind them—from the legal experts at lawyers.com:

1. If you've lived together for seven years, you're considered married under common law and have all the rights of a wedded couple.

**FALSE.** Most states do not recognize common-law marriages. In the states that do, requirements vary, but may include presenting yourselves as a married couple, intending to marry in the future and co-habiting. A specific number of years living together is not a requirement in any of those states.

2. You can establish copyright of a work by mailing it to yourself and retaining the sealed, post-marked envelope.

**FALSE.** Copyright is the exclusive right to copy a creative work and allow someone else to do so—established the moment your work is created in a tangible form. It's only necessary to register your copyright if you want to bring lawsuit for enforcement of copyright infringement.

3. If I am not read my Miranda rights before being questioned by

police, I cannot be found guilty of the crime, even if I confess.

**FALSE.** If you confess to police while in custody, and you were not given the famous “you have the right to remain silent...” speech first, your confession would likely

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**If your spouse dies, you are liable for his or her credit card debt. Or are you?** 

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be inadmissible in court. But other evidence may still prove you guilty. Also, statements you make to police before you're arrested, or ones you make voluntarily right after an arrest (such as “well, you got me this time!”), can be used to prove your guilt, without any Miranda rights requirement.

4. If my spouse dies, I'm always liable for his or her credit card debt.

**FALSE.** Credit card debt doesn't necessarily pass on to heirs upon death. However, credit card companies will generally first try to collect from the deceased's estate. If there is not enough money in the estate, heirs may have to sell estate assets to cover the liabilities. If there is still not enough money in the estate to cover the debt, the credit card company will likely write off the debt. However, a joint account holder on a card is responsible for the debt if the other account holder dies.

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