

LEGAL SMART

September 2023 Edition

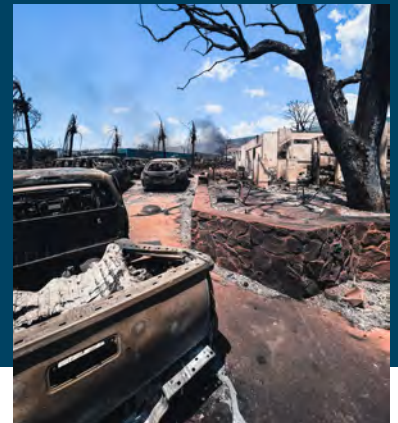


THE MISSION

The mission of Legal Resources is to provide high-quality legal services to our members, enabling them to lead lives free of major legal expenses.

THIS MONTH'S EDITION

- Legal Life Events
- Facebook Marketplace Safety
- #MauiStrong, and much more!



Featured in this issue: Legal Life Events

Whether you're jumpstarting your career or working towards retirement, it's never too early nor too late to utilize your Legal Plan. We can anticipate a variety of legal events during every stage of life. A twenty-something renting his first apartment or purchasing his first car can ask his Plan Attorney to review both the lease and auto-purchase agreements. Fifty-somethings, on the other hand, can seek guidance on estate planning and HOA hearings.

As always, Members' spouses and qualifying dependents are covered under our Legal Plan as well. How can we serve your family today?



20s:

Traffic Violations
Courtroom representations
Advice and Consultation
Rental Agreements
Purchase Agreements

30s:

Getting Married
Buying a Home
Preparing a Will
Powers of Attorney
Contractor Disputes
Adoption

40s:

Teenage Drivers
Elder Law Advice
Property Disputes
Home Refinance

50s:

Estate Planning
Family Matters
Landlord Disputes
Insurance Claims

60s:

Will Revisions
Advance Medical Directive
Estate Advice
Home Sale/ Purchase
Warranty Disputes

#TRENDINGNOW

Lahaina Fire

More than 100 people have perished and over 2,000 structures have been destroyed as a result of the ongoing wildfires on Maui. One wildfire consumed the historic town of Lahaina on August 8 and three others continue to burn in a number of areas across the island. As residents grapple with loss and displacement, a number of nonprofits are accepting donations to support locals, wildlife preservation efforts and more. Explore Disaster Relief efforts through [Maui United Way](#), [Maui Food Bank](#) and the [Maui Humane Society](#). #MauiStrong

LEGAL RESOURCES

Relax... you're covered.®



Something Different

White After Labor Day: Fact or Fiction

Arguably one of the most long standing fashion rules is no white after Labor Day. Where does this stipulation come from and does it still apply today?

Regarding the rules history, there are several schools of thought. Some believe that the decision to ditch white clothing after Labor Day was borne more out of necessity than desire. Before the time of air conditioning, laborers wore white or lightly colored clothing to stay cool beneath the blazing sun. As the heat tapered off during the fall months, people opted for darker, heavier clothing to stay warm. Others believe that in the early 20th century, wearing white after Labor Day was a means of demonstrating wealth. Flaunting breezy white outfits in mid-September communicated to others that the wearer was not only rich monetarily, but rich in free time as well.

As far as modern times are concerned, wearing white after Labor Day is an entirely personal preference. So whether you choose to retire your summer whites or keep them freshly pressed, have no fear of committing a fashion faux pas.

CYBER CORNER

Shop Safe on Facebook Market Place

Facebook Marketplace has made it possible for thrift store enthusiasts to shop digitally. Marketplace is also a great place to acquire high quality products at significant discounts. The question remains - is it safe? Like other online retailers, the best way to protect yourself from scams and identity theft is to do your research. Before inquiring about a product, review the seller's profile for legitimacy. Be wary if he or she asks for you to pay in gift cards, pushes for a quick sale or inquires about your personal information. Learn more about Marketplace red flags [here](#).

DID YOU KNOW.....

Plan Attorneys and Member Service Representatives aren't the only resources available to you. The [Legal Resources Blog](#) serves as an educational tool and digital solution to life's most common legal needs. Explore trending topics related to identity theft, legal protection, consumer rights, legal life and more. You can also access our digital archive of LegalSmart newsletters. Start reading today!



Tip of The Month!

Soak Up Summertime

As always, summer has passed us by in the blink of an eye. Just because fall is around the corner, we don't have to give up beach days and outdoor activities. Discover new and relaxing ways to enjoy what's left of the warm weather season. Take your lunch break outside, schedule a "walking" meeting instead of a sit-down conference or consider a weekend getaway to a nearby lake or beach town.

Frequently Asked Questions:

Q: I've experienced some life changes and need to update my will. Does my Legal Plan cover edits to essential life documents?

A: Yes, in addition to will preparation, your Legal Plan covers periodic updates to essential life documents such as wills, advance medical directives and estate plans.

Have a question?

Please contact our Member Services Department with questions regarding your plan coverage, or attorney/law firm-related questions at 800.728.5768.

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