

# LEGAL SMART

MARCH 2022 EDITION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy and worry-free lives, free of major legal expenses.

- This Month's Edition includes:*
- > Will or Will Not...
  - > Avoid Paying Dealer Markups
  - > Lawyer vs. Attorney and much more!



## Inside this issue...

### Avoid Paying Dealer Markups...

We all know when you buy a car, the price can be higher than advertised. This price varies from dealer to dealer and even month-to-month. In January 2022, almost 80% of US consumers who bought cars paid more than manufacturer's suggested retail price (MSRP). Here are a few ways you can try and avoid new markups.

- Haggle
- Travel
- Buy later?

**TIP OF THE MONTH**



### #TrendingNow

Employee Benefits



### Something Different

Lawyer vs. Attorney

## Featured Story

### Will or Will Not...

Gallup's latest polling finds less than half of U.S. adults have a will that describes how they would like their money and estate to be disbursed after their death.

If you die without a will, it means you have died "intestate". When this happens, the intestacy laws of the state where you reside will determine how your property is distributed upon your death. This includes any bank accounts, securities, real estate, and other assets you own at the time of death. Real estate owned in a different state than where you resided will be handled under the intestacy laws of the state where the property is located.

The laws of intestate succession vary greatly depending on whether you were single or married, or had children. In most cases, your property is distributed in split shares to your "heirs," which could include your surviving spouse, parents, siblings, aunts and uncles, nieces, nephews, and distant relatives. Generally, when no relatives can be found, the entire estate goes to the state.

Your Legal Resources plan covers your Will preparation and periodic updates. Your plan attorney will also help you with Advance Medical Directives and Financial Powers of Attorney. A Contingent trust for minor children is also a fully covered service.

Contact your Law Firm directly to make an appointment or reach out to a Certified paralegal in our Member Services Department for additional assistance.



# #TrendingNow

## Employee Benefits

74% would leave their job for a company that offered better benefits.

That percentage rises up to 85% for student loan borrowers.



# SOMETHING DIFFERENT

## There is a Difference Between a Lawyer and an Attorney

Although interchangeably used, there exists a technical difference between them. To put it simply, all attorneys are lawyers, but not all lawyers are attorneys. A lawyer is a person who has learned and trained in law. He is qualified to give legal advice, all though he does not necessarily practice in court. An attorney or an attorney-at-law, on the other hand, is a lawyer who practices in court. He has taken and passed the bar exam, and hence is qualified to defend or prosecute in court.

There are more than 1.35 million lawyers currently operating in the US. At the moment, the current number of lawyers in the US equals to 1 lawyer for every 246 Americans.

With 182,296 attorneys, New York has the largest number of lawyers in the US. According to the American Bar Association national lawyer survey, New York clearly has the largest number of lawyers of any state in the US.

# DID YOU KNOW ?

## Four Leaf Clover Facts

St. Patrick's Day is March 17<sup>th</sup>. One of the most recognizable "luck of the Irish" signs is the four-leaf clover. These tiny green clovers not only represent luck, but hope, faith, and love. They are often mistaken for Shamrocks, which are standard three-leaf clovers. Shamrocks are, indeed, easier to find than their mutated counterparts. Research suggests there is only one lucky clover per every 10,000 clovers.

# CYBER CORNER



## Fraudulent Unemployment Claims

Thieves are now using stolen PII (personal identifiable information) to file fraudulent unemployment insurance claims. They use information compromised by data breaches, phishing schemes, and other theft tactics to steal insurance benefits from state unemployment programs.

The FBI encourages you to adopt a variety of surveillance and protection tactics to keep thefts at bay.

## Frequently Asked Questions



**Q:** I can't login to my Legal Resources account. Who do I contact to retrieve my username and password?

**A:** There are several ways to resolve this issue. If you know your username, you can reset your password using the "Forgot Password" tool on LegalResources.com. For a forgotten username, call Member Services. They will send new login credentials to your email address on file.

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Please contact our Member Services Department with any questions. We look forward to serving you and your family.



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