

LEGAL SMART

SEPTEMBER 2020 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:

- > *How to prepare for virtual court hearings*
- > *Debunking credit monitoring*
- > *Back-to-College COVID kits*
- and much more!*



Inside this issue...

TIP OF THE MONTH

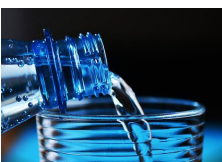
September is Healthy Aging Month

Healthy Aging Month encourages seasoned adults to break the cycle and rediscover excitement in adulthood. The annual observance motivates those ages 45 and up to improve their mental, physical, social, and financial well-being. Changes can be as drastic as finding a new career or moving cities, to equally impactful, but smaller-scale adjustments such as taking a fitness class or volunteering.



#TrendingNow

The New College
Care Package



Something Different

A Word on Water

Featured Story

Preparing for a Virtual Hearing

Although sitting behind a computer screen is less daunting than appearing in front of a judge, your virtual hearing requires equal preparation as an in-person appointment. Virtual court hearings can occur one of two ways – by phone, or by video.

If you are scheduled to call in, be sure you have a stable cellular connection, the correct dial-in number, and any necessary access codes. Finding a quiet space to communicate with court parties is important as well.

For video calls, you may run into software issues on your laptop, computer, or tablet. To mitigate technology mishaps, download the required video platform a few days before your hearing and familiarize yourself with its settings. Like phone appointments, video calls should occur in a space void of distractions.

You may also want to log in early to ensure all is running smoothly on the day of your hearing. You will likely sit in a virtual “waiting room” while waiting to be summoned by a judge. Appearance also matters here, so dress to impress and win your case!



#TrendingNow

The New College Care Package

While dorm life continues to foster feelings of excitement and independence in college students, group living poses a serious health risk. Be sure your college student is equipped with a COVID Quarantine Bag in the event they test positive while on campus. They can safely transition to quarantine without the worry of shopping for OTC medication, hygiene essentials, extra chargers, comfortable clothing, and more.



SOMETHING DIFFERENT

A Word on Water

Meet Martin Riese, America's first Water Sommelier. Rather than sipping vintage vinos, Riese samples waters from around the globe. More than taste, however, Riese is concerned with the nutritional value of the hydrating liquid. In particular, TDS, or total dissolved solids.

TDS measures the mineral composition of water, resulting in the levels of sodium, magnesium, calcium and other minerals present in the liquid. Such minerals support proper functioning of nerves and muscles, reduce stress, increase bone strength, and much more. Varying levels of minerals contribute to waters' unique tastes and mouthfeels as well. Riese's water list is not only comprised of high-end still bottles, but gently sparkling varieties as well.

Riese also classifies water by four categories: distilled, purified, spring, and minerals. Spring, he argues, is water's most honest form, while distilled water is demineralized and dangerous to one's health if consumed too often.

[Martin-Riese : Water Sommelier](#)

DID YOU KNOW ?...

Only 4 out of 10 Americans have a living will or trust.

You might ask why, and so do we. The two most common reasons suggest simply putting off the project or feeling as if one does not have sufficient assets to bestow. Regardless of the size or value of your assets, drafting a will is essential for proper end-of-life care. Contact your Legal Resources Attorney today to start the conversation about legacy documents.

CYBER CORNER



What is credit monitoring?

Credit monitoring is a free or subscription-based service that monitors your credit usage and reports and notifies you of any changes. Monitoring services are included in our Identity Theft Protection Plan.

What kind of changes are alerted?

Credit history audits, new credit card accounts, loan assumption, and more. Discovering inaccuracies early on can save substantial time and money in the long-run.

What are the three major credit bureaus?
Equifax, Experian, and TransUnion.

MyFICO

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Frequently Asked Questions



Q: I've had great success with my plan attorney for my real estate matters, but they do not handle bankruptcy issues. Am I able to request a referral for a network attorney who can help with my financial needs?

A: Absolutely. We strive to provide the highest quality presentation for individual legal needs, and sometimes that means working with multiple attorneys in different fields. To pursue a referral, please call Member Services at 800-728-5768.

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



800.728.5768



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