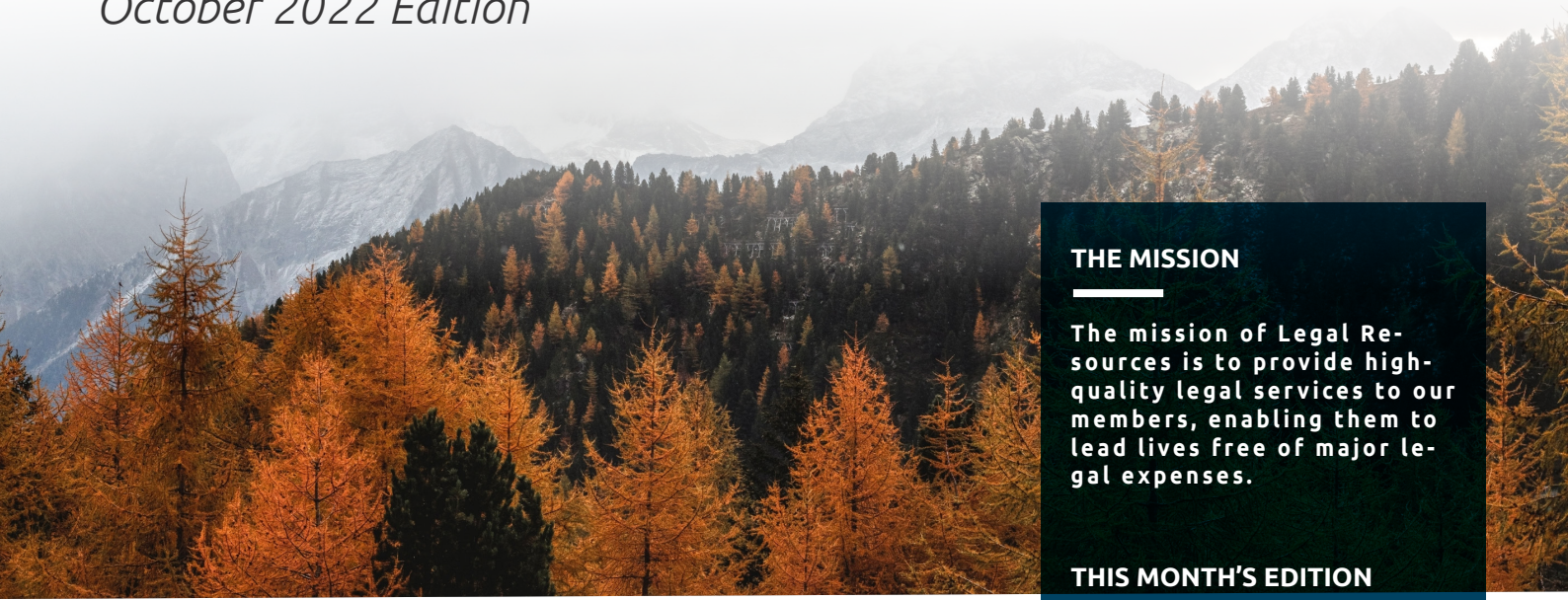


LEGAL SMART

October 2022 Edition



How to save money on utilities this winter and avoid scams.

When temperatures drop, it often costs more to stay comfortable in your home — and scammers know that. This alert is the first in a series to help you get your home ready for winter, save money, and avoid fraud.

Utility imposters work year-round. Here's how to recognize and report utility scams.

-Scammers say you're behind on your bill and, unless you pay right away by gift card or wiring money through companies like Western Union or MoneyGram, they'll shut off your utility service. Stop. That's a scam!

-Scammers come to your door saying they need to repair or replace equipment, and that you have to pay on the spot. Stop. That's a scam!

-Scammers say you overpaid your bill, and they need to confirm personal information to process your refund. Stop. That's a scam!

If you get a call like this, report it your utility company. Then report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

[CLICK HERE TO READ MORE >](#)

Save money on utilities for #WinterPrep2022

- ✓ Do a home energy audit.
- ✓ Add insulation.
- ✓ Seal air leaks.

Learn more at ftc.gov/SavingEnergy



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

- How to save money on utilities
- 5 things to do to protect yourself online
- National Financial Planning Month



#TRENDINGNOW

There has been a lot of innovation in the digital space including the estate planning industry. Keep reading to find out the top three trends shaping it today. As we cautiously and optimistically begin to reclaim some normalcy in a post-pandemic world, it's starting to feel safe to look toward the future again. During the pandemic, much of our focus went inward.

[READ MORE ON PAGE 2](#)

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RESOURCES

Relax... you're covered.[®]



#TRENDINGNOW

We were figuring out how to transition our teams and businesses in such a way that they would survive. Some of us were lucky and thrived.

Now, business leaders are assessing the new environment and evaluating what the next steps might be. As it turns out, innovation never ceased, even while we were sheltering in place.

[CLICK HERE TO READ MORE >](#)



Legal Tips You Can't Live Without

- Never Sign Anything Without Getting a Copy or Taking a Picture
- Don't Delay Preparing for the Unexpected – Create a Will or Trust
- Get Agreements in Writing
- Consult Experts to Help You Ask the Right Questions

DID YOU KNOW.....

Though many would argue that candy corn tastes like chicken feed, that's not how it got its original name. Created in the 1880s by George Renninger, it was sold to the masses by Goelitz Confectionery Company (now Jelly Belly Co.) at the turn of the century.

Because corn is what was used to feed chickens, the creation was called "Chicken Feed" and the box was marked with a colorful rooster.



October is.....

National Financial Planning Month

According to National Day Calendar, while it's always better to give than receive, it's smarter to stick to a budget all year long. That's why Financial Planning Month takes a fresh look at our spending habits in October.

Depending on where we are in life, our approach to budgeting changes. However, if we start out saving and planning for our financial future when we're young, the target is easier to make.

CYBER CORNER

5 Things To Do To Protect Yourself Online

- Lock down your online accounts
- Secure Your home Wi-Fi Network
- Protect your computer and phone
- Recognize attempts to steal your personal information
- Back things up.

[Click Here to Read More](#)



Frequently Asked Questions:

Q: How do I contact my Law Firm?

A: Your membership card will have all the contact information needed to contact your law firm. You may also look up your law firm's contact information on our website. When you call your law firm, please let them know you are a Legal Resources Member and provide the membership ID number listed on your Member Card.

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.

