

LEGALSMART

November 2024 Edition



FEATURED STORY

An Ode to the Legal Plan

As we reflect on all that we are thankful for, let's not forget about the unparalleled protection offered by your Legal Plan. Here are the top 8 covered services we are grateful for:

Tenant-Landlord Matters. From lease review to litigation, we have you and your residence's best interest in mind.

Home Contractor Disputes. When a contractor fails to repair the project he was hired for, we'll help you repair the damages.

Adoption. Let us handle the legal paperwork so you can focus on starting your new family.

Name Changes. Uncontested name changes allow you to fully realize who you've always wanted to be.

Kid Coverage. Dependent coverage extends to children and spouses, guaranteeing all of your loved ones maximum legal protection.

Family Matters. From drafting prenuptial agreements to negotiating visitation schedules, Legal Resources puts family first.

Uncontested Divorce. Helping you close one chapter so you can begin the next.

Legal Resources is an invaluable benefit dedicated to servicing Members, alleviating stress and finding resolutions to life's most common legal needs. We are thankful to serve YOU!



THE MISSION

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

- **Holiday Travel Tips**
- **Showing Thanks for the Legal Plan**
- **Home Care and Hospice Advice, and much more!**



#TRENDINGNOW

Veterans Day

On November 11, we honor the brave men and women who served in the United States military. When saying "thank you" doesn't suffice, consider alternative ways to show your gratitude on Veterans Day. You can find a local parade or ceremony that celebrates veterans from your community, or shop locally at a veteran-owned business. There are also a number of veteran-inspired memorials and monuments across the nation, so why not get outside and learn more about military history?

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SOMETHING DIFFERENT

Black Friday: A Brief History

Black Friday is arguably the most notorious shopping day in the United States. Several retailers have extended the one-day super sale into a month-long campaign, generating remarkable profits year over year. It turns out, however, that the first recorded use of "Black Friday" was not about profits at all, but losses. Jay Gould and Jim Fisk, finance experts on Wall Street, decided on September 24, 1869 to purchase as much of the nation's gold as possible. Their plan was to limit the nation's supply, therefore driving up demand and selling their gold at an inflated price. Their get-rich-quick scheme failed miserably though, bankrupting the majority of Americans and plummeting the stock market.

While a number of stories circulate as the true inspiration behind today's Black Friday campaign, many believe the shopping holiday is rooted in businesses' "red to black" accounting methods. During the busy holiday season, merchants go from operating "in the red," or at a loss, into "the black," when they turn a profit. A shopping frenzy in Philadelphia (circa 1950s) is also largely credited as the Black Friday creation story. Read more at [history.com](https://www.history.com).

CYBER CORNER

Holiday Hacks

While you're online scoping out the best deals, cybercriminals are scoping out their easiest targets. **Don't** let scammers dampen your holiday spirit. Shop smart by safeguarding your financial information both online and in store. **Do** research before you buy. **Don't** simply trust a website because they offer the lowest prices. **Do** monitor your charges and refunds daily. **Don't** just wait for a notification that a refund has been processed. **Do** use unique passwords when creating store accounts. **Don't** use the same passwords as more sensitive accounts like retirement portfolios and medical portals. **Do** make sure you have your credit card before leaving a store. You don't want it falling into the wrong hands!

DID YOU KNOW...

National Home Care and Hospice Month

November is designated as National Home Care and Hospice Month, a time to recognize the vital role these healthcare services play in providing compassionate care to individuals and their families. The holidays can be an especially trying time for families with aging loved ones. Your Legal Plan offers a number of fully-covered services related to Elder Law, ensuring your aging family members receive the care and attention they deserve. Our attorneys can advocate for your family members and their access to occupational therapy, physical therapy, spiritual counseling and other services provided in home care and hospice facilities. Contact your Plan Attorney to learn more!



FREQUENTLY ASKED QUESTIONS

Q: I signed up during open enrollment but can't find my membership card or remember my law firm's name. How can I contact my law firm and request a new member card?

A: You can reach us at 800.728.5768 or email us at info@legalresources.com. Our Member Services team is here to assist you, including setting up your Member Portal [here](#). In the portal, you'll find a digital copy of your member card, your law firm's contact information, and access to valuable resources like Legal Support Guides and informative seminars on legal topics and identity theft. Our Certified Paralegals are always ready to help you!

TIP OF THE MONTH!

Holiday Travel Tips

- **Plan Ahead:** Book flights and accommodations early to secure the best deals and availability.
- **Pack Light:** Bring only essentials to avoid checked bag fees and make traveling easier.
- **Stay Flexible:** Allow extra time in your itinerary for unexpected delays or changes.
- **Use Apps:** Download travel apps for navigation, booking, and local recommendations to enhance your trip.
- **Stay Connected:** Keep important documents and itineraries accessible on your phone, and consider a portable charger for your devices.

UPCOMING LRSEMINAR DATES

WHEN LIFE GETS LEGAL

Topic: Navigating Probate

Date: November 13, 2024

Time: 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Thankful for ID Theft Resources

Date: November 20, 2024

Time: 12:00 pm - 1:00 pm EST

Register at [LRSeminar.com](https://www.LRSeminar.com)



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

800.728.5768

[LegalResources.com](https://www.LegalResources.com)



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