LEGALSMART
August 2026 Edition

LEGAL RESOURCES

TRENDING NOW

No Will? You're Letting the State Decide.

August is **National Make-A-Will Month**, making it the perfect reminder that estate planning isn't just for retirees or the wealthy. A will allows you, not the courts, to decide how your assets will be distributed, who you would like to care for your minor children, and who will manage your estate.

Major life events like marriage, divorce, buying a home, or welcoming children are all good reasons to create, or update, a will. Without one, state law determines how your estate is handled, which may not reflect your wishes.

Creating a will is one of the simplest ways to protect the people and priorities that matter most, giving your loved ones clarity and you greater peace of mind.

FEATURED STORY

Weathering the Claim

What every homeowner should know before accepting an insurance settlement.

For many families, hurricane season means stocking up on bottled water, batteries, and emergency supplies, but preparing for what happens after the storm is just as important.

If your home is damaged, the insurance claims process can quickly become overwhelming. Before accepting a settlement, take time to understand what your policy covers, how your insurer calculated the payment, and whether repairs can realistically be completed for the amount offered.

Creating a home inventory with photos or videos before a storm, keeping copies of insurance policies and important documents in a secure location, and documenting damage immediately after the storm can help support your claim. Save receipts for reasonable emergency repairs, temporary lodging, and other storm-related expenses, as these may be important during the claims process.

If your claim is delayed, partially denied, or the settlement seems lower than expected, don't assume the first offer is your only option. Understanding your policy language and asking questions can make a significant difference.

Legal Resources members have access to a plan attorney who can help explain policy provisions, review legal issues related to property damage, and discuss options if disputes arise during the claims process.

CYBER CORNER

The Scam That Follows You Home

Don't let vacation memories become a cyber nightmare.

Scammers target you right after vacation with fake airline refunds, hotel invoices, and baggage claims hoping you're expecting travel emails. Skip email links—log into travel accounts directly through official apps or websites.

IN THE SPOTLIGHT

Meet This Month's WLGL Featured Attorney

This month we're highlighting one of the experienced attorneys speaking at our upcoming **WLGL** event. Learn about their legal background, areas of practice, and the practical guidance they'll share to help attendees better understand everyday legal issues and make informed decisions.

Samuel L. Small
Byler Law Group

Session:
Tenant Rights and Rental Disputes

Date:
August 12, 2026
from 12 - 1 pm EST

SEMINAR DATES

WHEN LIFE GETS LEGAL
Topic: Tenant Rights and Rental Disputes
Date: August 12, 2026 from 12 - 1 pm EST

IDENTITY THEFT TODAY
Topic: Cyber and Scam Threats for Kids and Teens
Date: August 19, 2026 from 12 - 1 pm EST

CONVERSATIONS FOR CAREGIVERS
Topic: The Sandwich Generation
Date: August 26, 2026 from 12 - 1 pm EST

CASE IN POINT

The Neverending Gym Membership

Sometimes "canceled" isn't as simple as it sounds.

After relocating for a new job, a Legal Resources member canceled their gym membership before moving. Months later, monthly charges continued appearing on their bank statement. The gym claimed the cancellation didn't satisfy the contract's written notice requirements.

The member contacted Legal Resources. A plan attorney reviewed the agreement, explained the cancellation provisions, and helped resolve the dispute. Preventing additional charges and helping the member understand their contractual rights.

FINANCIAL PLANNING

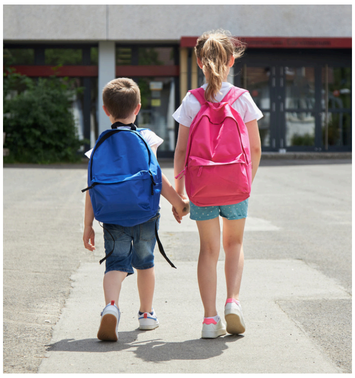
Caught in the Middle

The sandwich generation is balancing one of life's toughest financial challenges: helping aging parents while still supporting children or young adults. Planning ahead can make a big difference. Talk with your family about future care needs, budget for potential expenses, and don't lose sight of your retirement goals. Through Legal Resources' partnership with **Kinnect Advisors**, members can connect with financial professionals for personalized guidance.

FAQ

Q: My ex and I share custody. Can the school communicate with one parent without notifying the other?

A: Both parents generally have equal access to school records unless a court order limits it. Sharing custody documentation helps schools handle records and notifications correctly.



LEGAL LINGO

Replacement Cost vs. Actual Cash Value: What's the Difference?

After storm damage, your insurance payment may depend on whether your policy provides Replacement Cost or Actual Cash Value (ACV) coverage. Replacement Cost generally helps pay to repair or replace damaged property with a similar item at today's prices, subject to your policy's terms, limits, and deductible. While ACV typically pays the current value after depreciation is deducted.

Knowing which type of coverage your policy includes can help you better understand your claim payment, avoid surprises, and ask informed questions before accepting a settlement. A quick review of your policy today could make a big difference after tomorrow's storm.