

# LEGALSMART

February 2023 Edition



*Featured in this issue:*

## **Sign Here to Say “I Do”**

You've written your vows and rehearsed your “I Do's,” so what's with the official marriage certificate? The answer, while far less romantic than your love story, is an important one. Marriage licenses are legal documents required in every state. Without one, your officiant is not permitted to marry you and your soon-to-be spouse. Ratification of your marriage license asserts you and your partner as a legal union. The legality of your marriage is important for banking and tax matters, insur-

ance purposes and ownership of real estate, just to name a few. Marriage licenses must be signed during their validity period (which vary by state), so be cognizant of your timeline when scheduling your reservation at your local circuit court. Destination weddings can be tricky too, so many legal advisors recommend completing all necessary paperwork before jetsetting to your official, out-of-state venue.



### 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

- > Securing a Marriage Licenses
- > Chocolate Indulgences
- > Canned Food Drives, and more!



### #TRENDINGNOW

Valentine's Day is around the corner, which means the shelves in every supermarket and drug store are overflowing with chocolatey treats. Indulging in the creamy, heart shaped sweets may not be so bad for you after all. Dark chocolate is the healthiest choice in the candy family and is noted for its ability to increase heart health, boost cognitive function and reduce stress. To maximize the treat's benefits, select chocolates with at least a 70% cacao content.

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## CYBER CORNER

### Secure Your Online Dating Profile

According to RAINN, more than 40 million Americans use dating apps or online dating services in the hopes of finding their forever someone. Unfortunately, not all 40 million are well-intentioned. Date safely in the digital world by adopting these practices:

Differentiate your profile pictures. Try to use selfies that are not searchable on other social media accounts like Facebook and Instagram. This way, a reverse image search won't reveal your other online profiles.

Do not give out personal information. This may seem like a no-brainer, but when it seems like true love, we put down our metaphorical wall and share intimate details with others like our work schedule, address and streaming accounts. Block suspicious users. Unwanted messages should be flagged immediately. Unfortunately, dating sites don't conduct criminal background checks, so it's up to you to keep your profile and lines of communication clear of any unwanted activity.



## #SOMETHINGDIFFERENT

The countdown to kickoff has begun! Thousands of fans will descend upon Glendale, Arizona's State Farm Stadium on Sunday, February 12 for Super Bowl LVII. For those of you streaming from home, we suggest amping up your viewing party with some football-themed games. These family-friendly activities are the perfect way to occupy the kids or blow off some steam when the game gets heated.

**Commercial Bingo.** Can you get five in a row? Check out Flamingo Toes' tutorial for making Bingo cards featuring popular companies like Pepsi, Tostitos and Toyota.

**Paper Football.** Cheap, familiar and easy to make. All you need is a partner, two makeshift goal posts and a piece of paper.

**Football Charades.** Someone at your party is bound to know the NFL's most popular touchdown celebrations. Test their knowledge and dancing skills with this football-centric take on a childhood classic.



### DID YOU KNOW.....

#### 5 Universal Rights of Homeownership

Did you know that when you acquire a new property, you as the homeowner assume a bundle of legal rights too? The five rights are universal to all title holders, offering them the highest level of protection in their rights to benefit, enjoy and use their property. While you are not required to exercise each right, having them at your disposal may come in handy should legal enforcement become necessary.

Right of Possession  
Right of Control/Use  
Right of Enjoyment  
Right of Exclusion  
Right of Disposition

Read more about your bundle of rights on our blog.

### Tip of The Month!

#### National Canned Food Month

February is National Canned Food Month. The annual observance gives folks a chance to take inventory of their pantries and donate their surplus of goods to local food banks. Feeding America lists the following items as acceptable donations: canned fruits and vegetables, canned soups, canned beans, pasta, rice and peanut butter. The non-profit also asks contributors to take into consideration any packaging concerns, such as dented or bloated cans, and to avoid donating such items. Find a food bank nearest you using this online tool.

### Frequently Asked Questions:

**Q:** I am not married to my partner, but he is in need of legal representation. Can my Plan Attorney help?

**A:** Unfortunately, your partner is not considered a dependent and is therefore not covered by your Legal Plan. Your Plan Attorney may still choose to represent your partner, but not at the discounted rate your insurance provides.

### 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.

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