

LEGAL SMART

October 2023 Edition



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

- Brain Fitness
- Document Review
- Fire Safety, and much more!

Featured in this issue:

Don't Get Tricked By Legal Jargon

Affidavit, de facto, habeas corpus, deposition - what does it all mean?

Don't get bogged down by the legal jargon scattered throughout important legal documents. Whether you're signing an employment agreement, real estate contract, rental agreement or life insurance policy, lean on your Plan Attorney to review and explain the document to you. The last thing you want to do is enter into a legally binding contract without understanding its terms.

In addition to the free, general consultation and advice you receive from your Plan Attorney, your Legal Plan also provides assistance with document review. Your Plan Attorney is your number one resource for navigating complicated contracts. Your Plan Attorney will help you understand the terms, make any necessary corrections and identify possible areas of concern. Documents Members review most often include powers of attorney, financial and medical, as well as bills of sale and affidavits.

Have a question? Legal Resources has your answer!



#TRENDINGNOW

Pumpkin Spice

If you've wandered through your local grocery lately, you've likely noticed end caps brimming with burnt orange boxes emblazoned with the words Pumpkin Spice. America's favorite fall flavor is infused into a number of everyday products from marshmallows, Twinkies and all-natural oat bars to cleaning supplies and candles. Here are just a few of the hottest pumpkin spice products on the market:

- Goldfish Dunkin' Pumpkin Spice Grahams
- Chobani Flip Pumpkin Harvest Crisp
- Goodpop Pumpkin Spice Latte Pop
- Pumpkin Spice Cheerios
- Thomas' Pumpkin Spice Bagels, English Muffins, and Bread

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Relax... you're covered.®

Something Different

Brain Games

Looking for tricks that treat the brain? Look no further than your smartphone. Since Wordle's surge in popularity, digital brain games have become all the rage. The brain-rattling word puzzle now includes a number of iterations including the geography-inspired Wordle, Quordle (four times the fun) and Squirdle for Pokemon lovers.

In addition to Wordle, The New York Times app hosts a suite of challenging games including Connections, Tiles, Spelling Bee, Sudoku and the ultimate challenge, the official New York Times Crossword. Weary of the larger crossword? Try your hand at the Mini first to get a taste for the types of questions NYT is famous for asking.

Boost your cognitive function, critical thinking skills and mental health with other popular brain fitness apps include:

- Luminosity
- Elevate
- Peak
- Happy Neuron (only available for android)
- Trivia Crack
- Words with Friends



CYBER CORNER

Cyber Security Awareness Month

Smart, safe and simple. That is the focus of this year's 20th Annual Cybersecurity Awareness Month. The Cybersecurity and Infrastructure Security Agency is gearing up to introduce a new program that reinforces online safety and focuses specifically on four core steps - turning on multi-factor authentication, updating your software, thinking before you click and using strong passwords. The CISA website is an excellent resource for educating yourself on cyber safety and even reporting a cyber issue. Discover more on [CISA.gov/Cybersecurity-Awareness-Month](https://www.cisa.gov/cybersecurity-awareness-month).

DID YOU KNOW.....

Americans spend a frightening amount of money on Halloween. Households pour billions of dollars into decorations, costumes and candy. Jack-o-Lantern fans spent \$804 million on pumpkins alone in 2022 according to [Consolidated Credit](#). Barbie and Ken's big screen debut is expected to have a significant on costumes sales this year, as is the newest remake of Wednesday Addams. [MarketWatch](#) predicts that trick-or-treaters and party-goers alike will spend roughly \$4.1 billion on costumes in 2023.



Tip of The Month!

Stop, Drop and Roll

Do you know how to properly prevent, handle or escape from a blaze in the kitchen? Educate yourself during Fire Prevention Week (October 8 - 14). The weeklong observance of fire safety commemorates the Great Chicago Fire of 1871 and focuses specifically on cooking safety. The National Fire Protection Association offers a number of best practices for being observant and safe while preparing meals such as setting timers, establishing a "kid-free zone" and removing handles from open flames, just to name a few. Learn more on [NFPA.org/Events/Events/Fire-Prevention-Week](https://www.nfpa.org/Events/Events/Fire-Prevention-Week)

Frequently Asked Questions:

Q: I've gone through a divorce and currently have a custody order, but my ex isn't adhering to the agreed-upon terms. It seems like we might have to return to court. Can I utilize my plan for this situation?

A: Certainly, your Plan provides coverage for family law issues. Simply contact your Plan Law Firm or reach out to our Member Services Department at 800.728.5768/info@legalresources.com to connect with an attorney who can discuss your available options with you.

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

800.728.5768

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