

LEGALSMART

December 2025 Edition



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

- *Smart Device Safety*
- *Smart Subscription & Spending Cleanup*
- *Your Rights When Weather Disrupts Your Plans and much more!*

FEATURED STORY

Winter Travel Troubles: Your Rights When Weather Disrupts Your Plans

Winter weather can turn even the most carefully planned holiday trip into a stressful experience. Flight cancellations, overbooked hotels, and last-minute rental car issues are common this time of year. But understanding your rights can make those unexpected detours far more manageable.

When winter storms cause airline disruptions, the rules differ from delays caused by the airline itself. If weather is to blame, airlines aren't required to offer compensation, but they must still refund you for any flight they cancel, even if you purchased a nonrefundable ticket. You can also decline rebooking and request your money back instead. If the delay is within the airline's control—such as maintenance issues or staffing problems—you may qualify for meal vouchers, hotel accommodations, or additional support depending on the airline's customer service commitments.

Hotel complications are another common winter headache. If a hotel cannot honor your reservation due to weather-related overbooking or operational issues, ask whether they will arrange alternative accommodations or waive cancellation penalties. Policies vary, but many hotels will work with travelers when storms create unsafe travel conditions.

For rental cars, weather events often lead to shortages, especially in airport locations. If your prepaid rental is unavailable, you're typically entitled to a refund or an equivalent vehicle at no additional cost. It's also helpful to review your confirmation details, which outline your rights in cases where the company cannot fulfill your reservation.

Finally, consider how your trip is protected financially. Some credit cards offer built-in travel protections covering delays, lost luggage, or hotel expenses without the need for separate insurance. Travel insurance can help too, but coverage for weather delays varies, so it's wise to review terms before purchasing.

While winter weather may bring uncertainty, knowing your rights helps you navigate travel challenges with more confidence and less stress.



#TRENDINGNOW

Short-Term Rental Crackdowns in Popular Holiday Cities

Holiday travel hotspots are tightening their short-term rental rules this season, and both hosts and guests are feeling the impact. Many cities now require updated permits, stricter occupancy limits, or proof of registration often with steep fines for listings that don't comply. Travelers should verify that their rental is properly licensed before booking to avoid last-minute cancellations or unexpected issues upon arrival. Hosts, meanwhile, may want to review new local ordinances to ensure their property stays compliant during the busy holiday season.



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Smart Device Safety: Protecting Your Home's New Tech

With smart speakers, video doorbells, and connected appliances topping holiday wish lists, December is a big month for bringing new tech into the home. But many people plug them in without updating security settings, leaving their networks more vulnerable than they realize.

Before setting up any smart device, create a unique password and avoid default settings that make it easy for intruders to access your network. Enable two-factor authentication when available, and keep all firmware up to date as manufacturers regularly release patches for security flaws.

Consider placing smart home devices on a separate Wi-Fi network and reviewing which apps or services have access to your data. Many devices collect more information than users expect, including audio snippets, video footage, or usage habits.

A few quick setting adjustments can make your home tech much safer while protecting your privacy long after the holidays are over.



UPCOMING LRSEMINAR DATES

LRseminars is a series of virtual forums that explore how life events can have legal implications. These forums are hosted and presented by Legal Resources and our network attorneys and cover a wide range of topics. Listed below are the upcoming seminars.

WHEN LIFE GETS LEGAL

Topic: Preparing for Divorce

Date: Dec. 10, 2025 from 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Online Shopping Scams

Date: Dec. 17, 2025 from 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Wellness Resources for Caregivers

Date: Dec. 23, 2025 from 12:00 pm - 1:00 pm EST

SOMETHING DIFFERENT

The Neighborly Snow Dispute

After a freezing overnight storm, a member was surprised when their neighbor accused them of failing to clear an icy patch of sidewalk, claiming it caused a slip and fall. The problem? No one was exactly sure where the property line ended and the neighbor insisted the responsibility (and potential liability) belonged to our member.

Unsure of how to respond, the member reached out to Legal Resources for guidance. An attorney reviewed the local municipal ordinances, which clearly outlined who is responsible for snow and ice removal on shared walkways. With the help of a simple map and documented city rules, the attorney prepared a calm, factual response explaining that the disputed area did not fall within the member's maintenance zone.

The neighbor backed down, and what could have turned into an escalating conflict was resolved quickly with no wrongful claim and no hard feelings.

Sometimes the biggest winter challenges aren't storms, but misunderstandings. Knowing your rights can make all the difference.

DID YOU KNOW?

Your Rights on Gift Cards & Store Credits

Gift cards are one of the most popular December purchases, but many people don't realize they come with important consumer protections. Federal law requires most gift cards to remain valid for at least five years from the date of purchase, and inactivity fees are limited in when they can be charged. If a card is lost or stolen, some retailers will replace it if you have the original receipt or card number, something worth saving until the balance is used.

Store credits come with different rules. They typically don't expire, but retailers may impose restrictions on how they can be redeemed, especially on sale or clearance items. Be sure to review the terms printed on the receipt or the digital credit notice.

Understanding these protections helps you use every dollar you spend or receive this holiday season. When in doubt, ask the retailer for clarification so you don't leave value on the table.

FINANCIAL PLANNING

Tax-Smart Giving for December

If charitable giving is part of your holiday tradition, December is the ideal time to make those contributions count. Donating before year-end may offer tax advantages, especially if you itemize or use a "bunching" strategy to maximize deductions. You can also consider a donor-advised fund, which provides an immediate deduction while allowing you to distribute gifts over time. Remember to keep receipts and verify an organization's tax-exempt status.

For personalized guidance, our partners at **Kinnect Advisors**—the vendor behind our financial planning resources—can help ensure your charitable giving aligns with your broader financial goals.

FREQUENTLY ASKED QUESTIONS

Q: I'm having issues with my landlord/tenant—when should I seek legal help, and what can I do on my own first?

A: Housing concerns are one of the most common reasons members reach out, especially this time of year. If you're dealing with problems like delayed repairs, unclear lease terms, unexpected fees, or disputes over deposits, start by reviewing your lease and documenting everything in writing—photos, dates, and copies of emails or texts. Many issues can be resolved by sending a clear, written request outlining the problem and the action you're asking for.

If the issue isn't being addressed, or you're worried your rights aren't being respected, that's a good time to consult an attorney. They can review your lease, explain your options, and help you take the next appropriate step.

Do you have questions?

Contact our Member Services Department by phone at 800-728-5768 or email at info@legalresources.com.

TIP OF THE MONTH

Smart Subscription & Spending Cleanup

As holiday expenses stack up, it's easy to overlook small recurring charges that quietly drain your budget. In fact, studies show the average person wastes \$133 per month on unused subscriptions. Take a few minutes this month to scan your statements for app fees, memberships, and auto-renewing services you no longer need. Clearing out even a few can free up meaningful savings for 2026 goals. Whether that's travel, home projects, or reducing debt.



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

800.728.5768

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