

LEGALSMART

March 2023 Edition



Featured in this issue:

Going on Vacation? Here's What You Need to know

March and April mark some of the year's busiest travel months as spring breakers jet off on tropical vacations. Packing your bag is one thing, but squaring away essential legal documents is another. Before setting out for your spring break travels this year, consider checking off the items on our vacation checklist.

Make sure your will is up-to-date. No one wants to think about the worst-case scenario before jetting off to faraway lands, but ensuring your will is up-to-date is just one way to protect yourself from the unknown. It ensures your assets are properly distributed and your monies are appropriately handled.

Update the Babysitter Binder. Make a child-free vacation a stress-free one too by spelling out your children's essential information clearly. Include a signed child care authorization, insurance numbers, medication allergies, and emergency contacts.

Review travel contracts. Have your attorney review rental car agreements, Airbnb stipulations, or travel insurance policies before you go. You'll then be aware of any loopholes in the contracts that could ultimately do more harm than good.



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

- > Legal Travel Tips
- > Romance Scams
- > The Rise of Home Title Theft, and more!



#TRENDINGNOW

With Super Bowl LVII behind us, sports fans are ready for the next televised competition - March Madness. The annual college basketball tournament begins with Selection Sunday on Sunday, March 12. Following the announcement, collegiate teams will fight through several weeks of elimination games in the hopes of winning the title of NCAA Champion on Monday, April 3. Follow teams, players and stats on NCAA.com.

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RESOURCES

Relax... you're covered.[®]

CYBER CORNER

Wronged by Romance

You know how they say, don't believe everything you read on the internet? Well, the same rings true when nurturing romantic relationships online. According to the FTC, nearly 70,000 consumers lost \$1.3 billion collectively by falling victim to romance scams. Shady, social media savants lured vulnerable users into sending them money for fake hardships like being sick or promising investment help. The FTC highlights the most used romance lies here:

<https://tinyurl.com/yx8t5bc6>



DID YOU KNOW.....

According to a recent Gallup survey, less than half of U.S. adults have a will. Those that have a will are often unaware of the common mistakes made when preparing the document. Common missteps include not naming appropriate beneficiaries, overlooking the use of trusts and not reviewing their will and estates plan regularly. Contact your Plan Attorney to get your will started or reviewed today!

#SOMETHINGDIFFERENT

Modern Thieves Target Home Titles

The thought of someone stealing your home seems entirely unbelievable. Unfortunately, for many American homeowners, home title theft is becoming a frightening reality. Home title theft occurs when someone illegally compromises your identity and uses it to transfer your title into their name, thus robbing you of your home, assets and money. Home title theft is possible through forged signatures and deeds, faulty lines of credit and shady refinances.

One way to prevent home title theft is to routinely check your credit report. Luckily, with Legal Resources credit monitoring services, this is done for you. Monitoring your credit isn't the only preventative measure you can take. Rocket Mortgage offers a host of advice on how to prevent, detect and salvage home title theft. Read more here: <https://www.rocketmortgage.com/learn/home-title-theft>

Ingredients:
3½ Cups all-purpose flour
2 Tablespoons Caraway Seeds (optional)
1 Teaspoon baking soda
1 Teaspoon sea salt
1½ Cups Umpqua Buttermilk

Directions:
Pre-heat oven to 425°. Mix dry ingredients in a large bowl. Add buttermilk and stir until large, moist clumps form. Gather into a ball and knead until dough becomes smooth and holds together. Roll into a large ball and lightly flour outside. Place on non-stick cooking sheet and form into a 6" diameter by 2" high mound. Cut a 1" deep x across the top, extending to the sides. Bake 35 minutes or until golden brown and bread sounds hollow when tapped on the bottom. Remove from baking sheet and allow to cool. Cut into 8 wedges and serve with Umpqua Sweet Cream Butter.

IRISH SODA BREAD
17 MARCH

Frequently Asked Questions:

Q: I opted for Legal Resources' Identity Protection Plan. How do I access the monitoring services?

A: You can access your IDP Dashboard from any web browser or smart device. Links vary by plan type and can be found under our Member FAQ Page.

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.

Tip of The Month!

Spring Forward

The beginning of Daylight Saving Time is a bit of a double-edged sword. By springing our clocks forward one hour, we gain longer days of light. The immediate effect of DST, however, is less time to sleep. Experts suggest gradually pushing back your dinner time, shifting your sleep schedule and waking up with the sun at least one week before DST begins. Start preparing now, Sunday, March 12 is right around the corner!

