

LEGAL SMART

December 2022 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

- Prenuptial Agreements
- Christmas Movie Trivia
- Navigating Contractor Disputes, and more!

Featured in this issue:

Contractor Disputes

'Tis the season for frozen pipes and faulty heating systems. As contractors make renovations and repairs, be sure to review their work for any discrepancies. What you perceive as negligence or unprofessionalism could simply be a misunderstanding of contract terms such as approved materials, agreed upon completion phases, parties responsible for payment, etc. If you find that the contractor is, in fact, in default on one of these terms, then the contractor is considered in breach of contract, supplying you (the plaintiff) with the evidence for a potential civil suit.

Your courses of actions at that point become litigation, mediation or arbitration. Mitigation and arbitration strive to reach a just conclusion for both parties. Depending on the severity of the contractor's mistakes, the plaintiff may be owed money or complimentary repairs. In extreme cases, the contractor could face jail time.

Read more about Navigating Contractor Disputes on our blog.



#TRENDINGNOW

Christmas movies are arguably some of the most quotable in the film industry. These fireside flicks fill us with nostalgia and ignite within us warmth and joy for the holiday season. The true question remains, however, how well do you know your Christmas movies? Test your knowledge on page 2 by matching these memorable quotes to their iconic holiday hits.

[READ MORE ON PAGE 2 >](#)



R LEGAL RESOURCES

Relax... you're covered.®



#CHRISTMASMOVIETRIVIA

Test your knowledge by matching these memorable quotes to their iconic holiday hits.

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|-------------------------------------|---|-------------------------------------|---|
| <input checked="" type="checkbox"/> | "YOU'LL SHOOT YOUR EYE OUT, KID!" | <input checked="" type="checkbox"/> | DR. SEUSS' HOW THE GRINCH STOLE CHRISTMAS |
| <input checked="" type="checkbox"/> | "MERRY CHRISTMAS YOU FILTHY ANIMAL." | <input checked="" type="checkbox"/> | A CHRISTMAS STORY |
| <input checked="" type="checkbox"/> | "EVERY TIME A BELL RINGS, AN ANGEL GETS HIS WINGS." | <input checked="" type="checkbox"/> | HOME ALONE 2: LOST IN NEW YORK |
| <input checked="" type="checkbox"/> | "I AM A COTTON-HEADED NINNY MUGGINS!" | <input checked="" type="checkbox"/> | ELF |
| <input checked="" type="checkbox"/> | "AM I JUST EATING BECAUSE I'M BORED?" | <input checked="" type="checkbox"/> | IT'S A WONDERFUL LIFE |

CYBER CORNER

Christmas Cybersecurity

E-commerce activities grow 11% to 15% every year during the holiday season according to Deloitte. That means there are hundreds of thousands, if not millions, of credit card numbers, routing numbers and other PII circulating the web. Protect yourself this holiday season by practicing safe online shopping skills like only sharing your e-mail address with known sources and shopping over secure networks. To ramp up your cybersecurity as a whole, check out Security Intelligence for their best practices.



DID YOU KNOW.....

According to WeddingWire, Christmas Day and Christmas Eve are the third and fourth most popular days for marriage proposals respectively. Before getting wrapped up in the holiday excitement, be sure you and your future partner are on the same page as far as Prenuptial Agreements are concerned. Nothing will cast a more Scrooge-like shadow on your holiday proposal than a disagreement on future plans. Learn more about Prenuptial Agreements here.

Tip of The Month!

Warm Up Your Car

Mornings are rough, especially when the temperature gauge plummets below freezing. One easy way to improve your morning, and keep both your literal and metaphorical engine running, is to warm up your car. Your engine is actually fully lubricated within 20 to 30 seconds of starting your vehicle, but the heating system requires a bit longer to warm up. Don't let your engine idle for too long though or you run the risk of consuming fuel and generating emissions.

Frequently Asked Questions:

Q: I've lost my member card. Can I get a new one?

A: Absolutely! Contact Member Services at 800-728-5768 and they will issue you a new card, as well as provide you with your membership ID and law firm information as you wait for your card to come in the mail.

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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