ISSUE #15

Monthly Newsletter

LEGAL JOURNEYS, LLC
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A Story of "Why"

If January felt like a year, February felt like a second! It flew by and it reminds this author that time keeps marching on.

One reason I am passionate about making sure everyone is covered with an Estate Plan is quite personal. My Little Mamaw (pictured above with me), my mom's mom, passed last July. She lived with late stage dementia for about a year before she passed. My mom and aunts just sold her house at the end of February, and it is bittersweet. If they hadn't had a trust, her house would STILL be sitting in probate.

Many people think, "I don't have enough assets to have a trust...or much of an estate plan in general." But that's not always the case. My Little Mamaw had zero retirement accounts. She worked as a waitress from the time she was 12 (when she told a little fib and said she was 14). My papaw had worked in an ice factory for most of his life (he passed in 2001).

My Mamaw had less than $500 in her bank account, and only a few life insurance policies...enough to bury her.

What they DID have was a house, and with that house in a trust, my aunts and uncle avoided not only probate, but also capital gains taxes. When my grandparents bought the house in 1970, they paid $30,000 for it. It's now worth over $250,000. My family would've not only had to pay probate, potential creditors (real or fake), attorney's fees, but they'd also end up paying taxes on $220,000. Not a cheap solution.

While my Little Mamaw didn't have much, what she DID have, she protected, and left a roadmap of where to find it. **That was the most loving thing she could do for us.**

Legal Journeys Team - XO

In this newsletter you can expect:

The Importance of Planning for Blended Families

The favorite and best vacations our staff has taken...what's yours?

Funding Spotlight, Events, & More

Trust Funding info & how-tos

Joke of the Month + TLDR

Parents, Step-Parents, and Children... Oh My!

Blended families are more common than ever — and while things may feel smooth while everyone is alive, problems can arise quickly after a parent passes away.

This week, we're sharing a real-life cautionary tale about what can happen when decisions about children's care and inheritance are left up to a surviving spouse... and the state's laws.

1. The Law Often Prioritizes the Surviving Spouse
In many states, inheritance laws prioritize the surviving spouse first. *Children from a previous marriage can be unintentionally left out without proper planning.*

Without a plan, the law may not reflect your wishes.

2. Trust Isn't a Legal Strategy
Even in loving families, grief, money, or competing priorities can change outcomes. Good intentions don't always guarantee protection.

3. A Real-Life Nightmare: When Dad's Children Got Nothing
In a recent true story, a father transferred properties into his wife's name to qualify for Medicaid benefits.
After he passed away, the stepmother legally owned everything — including the childhood home.
What happened next?
She sold the properties... and kept the money for herself and her biological daughter.
Dad's children from his first marriage received nothing.

Painful? Yes.
Illegal? No.
Preventable? Absolutely.

4. The Best Gift You Can Give Your Family Is a Clear Plan
If you want to avoid this kind of heartbreak, here are a few steps you can take now:

- Accept the reality of planning — death is inevitable, but chaos doesn't have to be.
- Have honest family conversations about your wishes.
- Don't rely on the internet or "common sense" — estate laws vary widely.
- Work with an attorney who understands blended family dynamics and can build a plan tailored to your unique situation.

One size does not fit all.

Your loved ones shouldn't have to face confusion, conflict, or court battles after you're gone.
With the right plan in place, you can ensure your children are cared for, your assets go where you intend, and your family stays out of unnecessary turmoil.

If you have a blended family — or anyone you love that you want to protect — now is the time to act.

📞 Schedule a consultation with Legal Journeys today and let's build a plan that reflects your wishes, not the state's default rules.

Read the full article here:

https://legaljourneys.com/parents-step-parents-and-children-oh-my-blended-families-death-a-potential-nightmare/

-Levi & Amanda

Call or Click for your appointment today!

www.legaljourneys.com	256-850-3431

A Trip of a Lifetime...

There are many places in the world that one can travel. I know we all have our favorites, and then there's that ONE TRIP that we've taken that surpasses all the others. With Spring Break coming up and many people traveling, we asked the staff at Legal Journeys about their **favorite** places to vacation (places they keep going back to), and the **best trip** they've ever taken (those **once in a lifetime** trips).

- **Levi -**
  - **Favorite:** Clearwater Beach in Florida
  - **Best:** For my 18th birthday, my mom surprised me with a trip to a bunch of my favorite places: Braves game and Six Flags in Atlanta, White water rafting in Tennessee, and then the beach.
- **Elaine -**
  - **Favorite:** Clearwater Beach in Florida
  - **Best:** Clearwater Beach....on my Honeymoon with Levi! ❤️
- **Brandy -**
  - **Favorite:** Disney World....staying at the Polynesian Resort (the home resort for my Disney Vacation Club)!
  - **Best:** Either the almost 2 weeks we spent driving across the country (Route 66), seeing so many new places and doing so many new things; or Banff, Canada just before Christmas. Dog sledding, snowmobiling, caroling in the streets...it was fantastic!!
- **Amanda:**
  - **Favorite:** The Beach
  - **Best:** Gatlinburg
- **Elijah:**
  - **Favorite:** Only 5 Words: Disney World. Polynesian Resort. Winter.
  - **Best:** Two week trip across the country on Route 66. We ate at a lot of cool places, and even got to spray paint cars at the Cadillac Ranch in Amarillo, TX!
- **Karen:**
  - **Favorite:** The Beach! Any of them!
  - **Best:** Orange Beach- There was a long stretch of no people and it felt like we had the beach all to ourselves!
- **Laura:**
  - **Favorite:** London
  - **Best:** London (yes it's the same! It was phenomenal and I'd love to go back!
- **Gwyn:**
  - **Favorite:** Manila in the Philippines, since that's where I was born and where a lot of my family lives.
  - **Best:** a Disney cruise to the Bahamas

Do you have a vacation that was particularly fantastic? Maybe a favorite vacation spot you return to, year after year? **Let us know by replying to this email.**

Special Dates

Black History Month

8 - Daylight Savings Time Begins! ☀️

10 - Whiskey & Wills - Huntsville
PaPPo's Pizzeria · 5:30 PM CST

12 - Whiskey & Wills - Madison
The Offices at Spenryn · 6:00 PM CST

16-20 - Spring Break HCS, MCSS, MCS

17 - St. Patrick's Day 💚🍀🎩

Upcoming Events

- **Wills & Trusts 101 In-Person Events**
  This month, don't miss our Wills & Trusts 101 Class, Whiskey & Wills. Our knowledgeable attorney, Levi Alexander, will be sharing about Wills vs. Trusts, Powers of Attorney, and why you want to avoid Probate! Attendance is free, registration required. Register here: www.legaljourneys.com/events
  Have an event you'd like us to speak at?
  Reply to this email or give our office a call! 256-850-3431
  legaljourneys.com/events
- **St. Patrick's Day -** March 17th - Our office remains open

Funding Spotlight, To-Do, & More...

The next step in funding your trust is to review any bank accounts you own. The preferred method is to title the account in the name of the trust. If the bank will not allow you to retitle the account, you can either open a new account in the name of the trust and move all automatic deposits and withdrawals, or you can name the trust as the Pay on Death (POD) beneficiary.

Naming the trust as POD does allow the trustees to receive the account at your death and ensures the trust instructions control distribution.

However, if the account is only POD to the trust and you become incapacitated, the Trustee cannot act unless they are also named as your agent under your Power of Attorney.

Sometimes we recommend naming your spouse first and then the trust as POD beneficiary. If you do NOT have asset protection, this is generally our suggestion. If you DO have asset protection, the trust should be the first POD beneficiary, and your spouse would have access as Trustee of the trust.

Have you put all your bank accounts in your trust, and made a list for your beneficiaries?

Client To-Dos

Double check all your funding. Did you complete it? Do you have **all your assets transfered** into the name of your Trust rather than your personal name? Don't leave anything to chance.

Have a funding question?
Respond to this email and we will be happy to assist! You can also call our office at 256-850-3431.

Joke of the Month

Why don't you ever see elephants hiding in trees?

Because they're really good at it.

Did you know that fleas can jump higher than a house?

That's partially because of their powerful hind legs, and partially because houses can't jump.

Do you have great jokes to share?
Submit them to brandy@legaljourneys.com!

Staff Spotlight

Meet Gwen, Our Client Services Specialist! Gwen is one of the friendly faces you'll see (and voices you'll hear!) here at Legal Journeys. She graduated from Bob Jones High School and brings great customer service experience from years working in food service and as a barista — including at Honest Coffee right down the street ☕In her free time, Gwen enjoys reading, thrifting, and playing video games. She also has a very fat orange cat named Ponyo who keeps life entertaining at home.

TLDR

- **Respond to this email** with anything you'd like us to know. We **love** hearing from you!
- If you're part of a **blended family, or know someone that is,** it is especially important to have a plan in place. Schedule your **Life & Legacy Planning Session Today!**
- What are your **favorite** and **best** vacations you've taken? **We want to know!**
- We are **passionate** about making sure your Trust works when you need it. In order for that to happen, it **must be fully funded.** Double check your assets to make sure you've finished the funding process!
- **Send us your best jokes!** We love hearing from you.