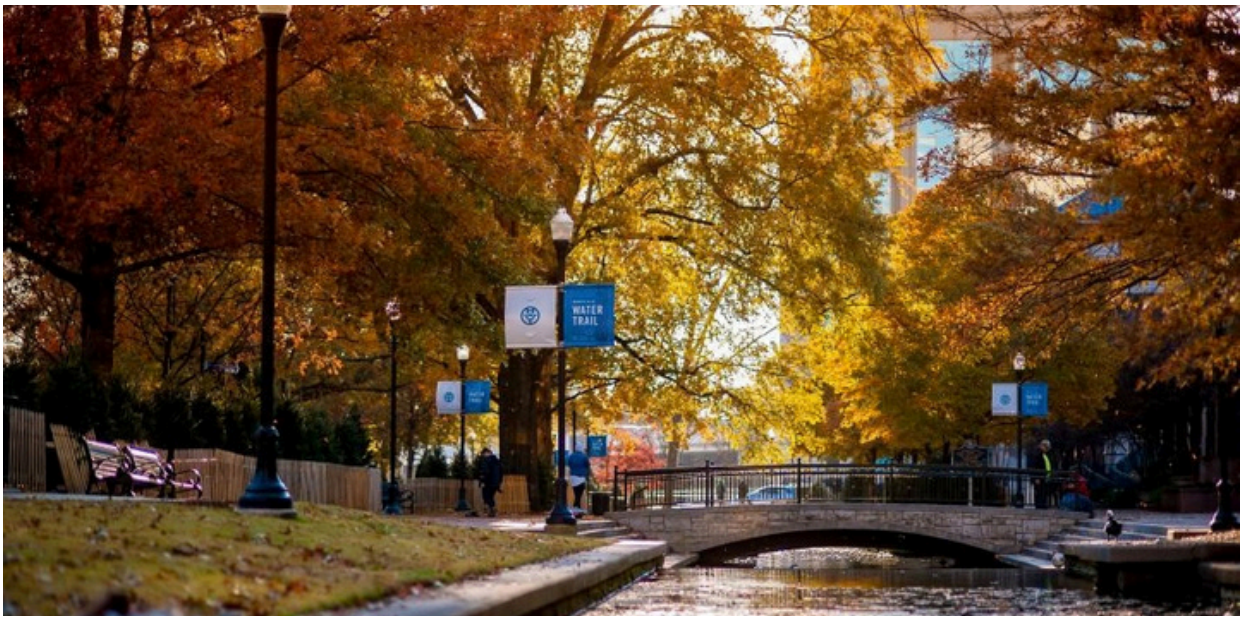
ISSUE #22

Monthly Newsletter

LEGAL JOURNEYS, LLC
October 2026 ✦



Hello, October!

Fall is officially in full swing here in North Alabama, and this is one of my favorite times of year.

The mornings are finally getting a little cooler, football is everywhere, pumpkins are appearing on porches, and fall festivals are filling up our weekends.

For many families, fall break is also right around the corner—which means a little time away from the normal school-year routine and, hopefully, some time together.

And, of course, Halloween will be here before we know it. Whether your family goes all-out with costumes and trick-or-treating or you are perfectly happy staying home and "quality checking" the candy, October tends to bring out the kid in all of us.

But October has a more serious side, too. It is Cybersecurity Awareness Month, which is a good reminder that protecting our families looks a little different than it did even a generation ago.

Today, so much of our lives—our finances, photographs, important records, accounts, and even pieces of our legacy—live online.

You will see that theme reflected in this month's newsletter as we talk about protecting your digital life, why families choose trusts, and the planning we can do now to make things easier for the people we love later.

Because whether we are talking about keeping little ones safe while trick-or-treating, protecting ourselves online, or putting an estate plan in place, the heart behind it is really the same: we protect what matters to us.

I hope you get to slow down and enjoy some of the good things October brings—cooler evenings, changing leaves, football Saturdays, family traditions, and maybe a Reese's pumpkin or two. And in case you need further justification: a Reese's Pumpkin has 4 grams of protein. So really, it's practically a health food.

(Please do not take nutritional advice from your estate planning newsletter.)

Happy fall, y'all!

Legal Journeys Team - XO

In this newsletter you can expect:

Tips for Cyber Security and Estate Planning

Why Families Choose a Trust: Part One

Am I Giving Up Control of My Accounts?

Upcoming Events & Staff Spotlight

Joke of the Month + TLDR

No Tricks: Give Your Family a Plan They Can Actually Follow

October brings plenty of things designed to give us a little scare—haunted houses, scary movies, creepy decorations, and whatever is hiding at the bottom of your child's Halloween candy bucket.

Your family's digital life and estate plan should not be on that list.

October is Cybersecurity Awareness Month, and it is a great reminder that protecting your family today includes much more than locking the front door.

Think about how much of your life lives online: bank accounts, bills, email, social media, family photos, subscriptions, cloud storage, financial records, and more. If something happened to you tomorrow, would the people you trust know what exists, where to find it, and whether they have the authority to handle it?

There are a few simple steps every family can take:

- **Use strong, unique passwords.** Reusing the same password across multiple accounts can make one compromised account a much bigger problem.
- **Turn on multi-factor authentication.** That extra step can provide another layer of protection for important accounts.
- **Inventory your digital life.** Make a list of important accounts, digital assets, subscriptions, and online records your family may eventually need to address.
- **Plan for access.** Do not assume giving someone your password automatically gives them the legal authority they may need to manage an account.
- **Review your estate plan.** Your powers of attorney, trust, and other documents should work together to give the people you choose the appropriate authority to help when needed.

The goal is not to give everyone in the family access to everything right now. It is to create a secure plan so the right people can find the right information when the time comes.

We prepare our children before they head out on Halloween because a little planning can prevent a much bigger problem later.

Your estate plan deserves the same attention. This October, take a few minutes to protect your passwords, organize your digital life, and make sure your estate plan still protects the people who matter most.

Legal Journeys is here to help you provide peace and protection for your family. Schedule a complimentary 15-minute call, book a Life & Legacy Planning Session, or contact us to review an existing estate plan.

- Levi

Call or Click for your appointment today!

www.legaljourneys.com	256-850-3431

PART ONE: Why Families Choose a Trust

Avoiding Probate and Leaving a Roadmap

Last month, we talked about probate—and why many families would rather their loved ones avoid the court process altogether.

So, what do they choose instead?

For many families, a **revocable living trust** becomes the foundation of their estate plan. Avoiding probate is certainly one reason, but there is a bigger picture: **they want to leave their family a roadmap.**

Think about everything you have spent a lifetime building—your home, bank accounts, investments, personal belongings, and other property. Now imagine your family trying to figure out what you owned, where everything is, who should receive it, and what you wanted them to do with it—all while grieving.

A thoughtfully designed and properly funded trust can make those instructions much clearer.

A Trust Can Help Your Family Avoid Probate

When assets are properly titled in your trust, they can generally be administered according to the trust's instructions without first going through probate. **That can mean less court involvement, greater privacy, and a more streamlined process for your loved ones.**

But creating the trust is only part of the process. **It also needs to be properly funded,** meaning the appropriate assets are connected to or titled in the trust.

A Trust Can Leave Clear Instructions

A trust can do more than name who receives your property. It can provide instructions for how and when they receive it.

Maybe you do not want a young adult receiving a large inheritance all at once. Perhaps you want funds available for education, healthcare, a first home, or other important needs.

You are not simply leaving assets. **You are leaving a plan for them.**

A trust can also help during your lifetime. If you become unable to manage your affairs, the successor trustee you selected can step in to manage trust assets according to your instructions.

For many families, that is the real reason they choose a trust: **they want to make an already difficult time easier for the people they love.**

NEXT MONTH: In Part Two, we will look at how trusts can help protect an inheritance, plan for beneficiaries with special needs, and preserve what you worked so hard to build.

Special Dates

12 - Columbus Day - Offices Closed!

15 - Guest Speaker at
Madison Community Center
Special Needs Trusts
5:30-7 p.m.

16 - Challenger Elementary/Middle Fall Festival - Come see us!

24 - Car Show at Bridge Street
2-8 p.m.

UPCOMING EVENTS

We will be popping up all over town this month. Come see us at our table at the Fall Festival at Challenger and the Car Show at Bridge Street.

Do you have an event you'd like us to set up a table at? Reach out to brandy@legaljourneys.com and we'd love to talk about how we can partner to get the word out about the importance of having an estate plan!

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

If I Put My Accounts in My Trust, Do I Still Control My Money?

It can feel strange to change the name on an account you've owned for years.

For some clients, seeing "The Rubber Ducky Living Trust" instead of their own name brings an immediate concern:

Wait...did I just give my money away?

With a typical revocable living trust, the answer is no.

While you are living and have capacity, you generally remain in control of the assets in your trust. You can continue to access your accounts, manage your investments, buy and sell property, and make changes to your trust.

Think of it less like giving your assets away and more like changing the way you hold them.

The trust creates instructions for what should happen if you become incapacitated and, eventually, after your death. That is when the roadmap you created becomes especially important for the people you have chosen to step in.

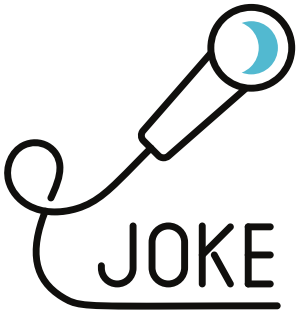
So, if you've been putting off funding because changing an account into the name of your trust feels a little scary, ask us before you skip the step altogether.

We want you to understand not only what you're doing—but why you're doing it and how it helps your plan work the way you intended.

Client To-Dos

When did you last update your Kids Protection Plan? If your short-term guardian nominations were signed in **October 2025 or earlier,** now is a good time to renew them.

Reply to this email, and our team will help you take care of it.



Joke of the Month

What kind of pants does a ghost wear?

Just a paranormal pants.

What do you call a haunted chicken?

A poultrygeist.

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

Carson Brite grew up in Summertown, Tennessee, earned his Political Science degree from the University of North Alabama, and graduated from the University of Mississippi School of Law.

Before joining Legal Journeys, Carson practiced with Harwell & Plant and now enjoys helping families navigate estate planning with clarity and confidence.

He and his wife, Audrey, live in the Huntsville area with their 2 dogs, and attend Huntsville First United Methodist Church.

Outside the office, Carson enjoys cooking, reading, relaxing by the pool, and working toward his bucket-list goal of visiting all 50 states and every continent!

TLDR

- **Respond to this email** with anything you'd like us to know. We **love** hearing from you!
- **Protect your digital life—and plan for its future.** Make sure the right people have the information and authority they need when you can no longer manage it yourself.
- Is your **Kids Protection Plan** up to date? If you're not sure or don't have one, **respond to this email & I'll help!**
- **Funding your trust doesn't mean giving up control.** It simply changes how you hold your assets so your trust can work the way you intended.
- Send us your best jokes! **We love hearing from you.**