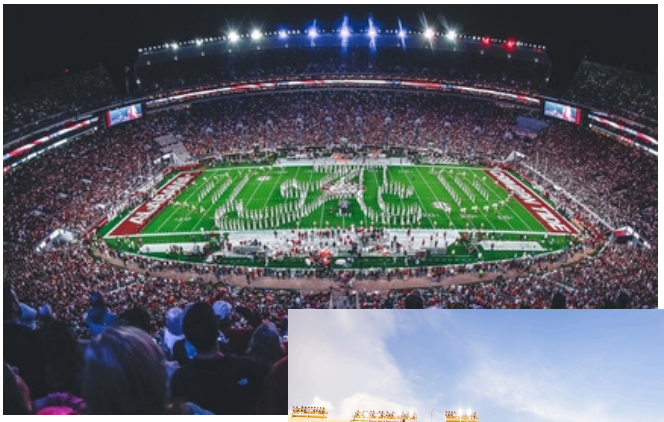
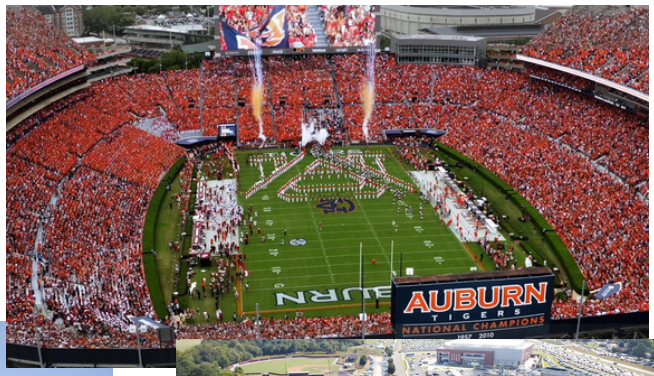
ISSUE #9

Monthly Newsletter

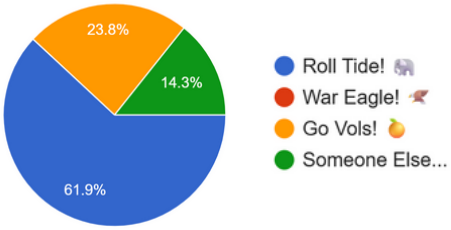
LEGAL JOURNEYS, LLC
September 2025 ✦





It's Football Time!

Well, kids, here we are! Football season is officially upon us! If you are curious about the official poll from last month's newsletter, it seems the Auburn fans were nowhere to be found!



Not to worry, we know you're still out there and rooting for your team.

In the South, football rivalries spark plenty of debate. But one thing we can all agree on—making sure your family's future is protected is more important than who wins on Saturday.

Do you have a topic you'd like to see in a future newsletter? Let us know! **We'd love to hear from you! Really! Just reply to this email and let us know:**

- What do you want to know more about?
- Do you have unanswered questions?
- Do you have a funny story you'd like to share?
- Do you have a joke you'd like to add to the newsletter?
- Other ideas that you've thought of and we haven't?

Enjoy the beginning of football season, the (hopefully) crisp fall weather, and the beginning of all the fun Fall activities!

Legal Journeys Team - XO

In this newsletter you can expect:

Why a DIY is a DI-Don't When it Comes to Estate Planning

What's the BEST Advice You've Ever Gotten?

Birthdays, Anniversaries, etc.

Parents...Do You Have This Important Card in Your Wallet?

Joke of the Month + TLDR

Mini-Case Study #405: Why DIY is a DI-Don't

Do-it-yourself Wills and Trusts may look like a quick, cheap fix—but the reality is they often create a bigger (and more expensive) mess for your loved ones.

Here's why a DIY approach is really a DI-Don't:

1. Legal documents have legal consequences.

Wills and Trusts aren't just fill-in-the-blank forms. One wrong word or missing step can change everything, sometimes even disinheriting the very people you meant to provide for.

2. State laws are tricky.

A DIY form you find online may not match the laws where you live. That means your plan could fail in court before it even has a chance to protect your family.

3. Mistakes are costly.

Even small errors—like forgetting to transfer property into a Trust—can leave your family stuck in court, fighting expensive and stressful battles.

4. Your family pays the price.

What feels like saving money today often leads to confusion, conflict, and legal bills tomorrow. Instead of peace of mind, your family inherits a mess.

Case Study: Jane's Story

One woman thought she was protecting her children by creating her own Trust using online forms. Instead, her DIY documents accidentally disinherited them, tied her estate to another state's laws, and left her family fighting in court for years. It's a painful—but powerful—reminder that estate planning is not a project to tackle alone.

At the end of the day, **your estate plan isn't about documents**—*it's about protecting the people you love.* Don't gamble with their future by going DIY. Work with a trusted estate planning attorney who can make sure your wishes are honored, and your family is cared for.

Want more information? Read the full blog here: https://legaljourneys.com/diy-wills-and-trusts-are-they-really-worth-it/

Have you created a DIY Will or Trust and want our Attorneys to review it? Ready to create an Estate Plan, or has it been a while since you've had yours reviewed?

👉 Give our office a call, visit our website, or reply to this email.

- Levi, Amanda, + Kay

Call or Click for your appointment today!

www.legaljourneys.com	256-850-3431

Let's Get Personal: What's the Best Advice You've Ever Gotten?

Some of the most valuable lessons we carry through life don't come from books or classrooms—they come from the people who've influenced us most. From mentors and parents to coaches and friends, a few words of wisdom can change the way we think, work, and live. This month, our team is sharing the best advice we've ever received.

Levi: "Only one life, will soon be past. Only what's done for Christ will last." - My great-grandmother, quoting C.T. Studd

Elaine: "Wherever you are, be all there. Live in the moment, and be present with whoever you're with." - Friend

Karen: "You can't possibly please everybody, so be sure you're happy with yourself and who you are." - Friend of the Family

Brandy: "Everybody's scared. Do it scared." - My Mom

Max: "Don't waste time barking at every little thing. Save it for when it really matters - Most of the time, it's just the wind!"

Kyle: "Always reboot first." - Every IT Guy, Ever

Macie: "We have the temptation to 'what if' ourselves. Some examples are, 'What if I'm not good enough,' 'What if this doesn't work,' 'What if I can't do it...' and it can be very negative. Someone once told me to flip it, and say 'What if I AM good enough?' 'What If it DOES work?' 'What if I CAN do it?' Why not make it positive? It helps me when taking risks and stepping out of my comfort zone!" - One of my friends

Amanda: "Other people's opinions of me are not my business." - Me, to my kids

Kay: "Don't throw the baby out with the bath water!" - My Mama (In other words, don't get so focused on the problem/trouble/negatives that you inadvertently lose sight of the blessings/good things/benefits.)

Elijah: "Live so you have no regrets." - Unknown

Now we'd love to hear from you! What's the best piece of advice you've ever gotten? Click below (or above in the email) to take our short survey and share your wisdom with us—we may even feature some of your answers in an upcoming newsletter.

https://forms.gle/oNj8NrtifgdYGtCq9

11 - Patriot Day (still in office)

16 - Tailgates & Trusts - HSV @PaPPo's Pizzaria 5:30 p.m.

22 - First Day of Fall 🍂

23 - Tailgates & Trusts - MAD @Offices at Spenryn 5:30 p.m.

October 4: Madison Street Festival!

- **Wills & Trusts 101 In-Person Events**
  Send friends and family to learn about why having an estate plan is so important. This month, our theme is Tailgates & Trusts. For more info or to register, go to: www.legaljourneys.com/events
- **Lunch + Learn**
  Legal Journeys wants to bring **YOUR OFFICE** lunch and tell you about why we are so passionate about what we do, and why it's so important that you have an estate plan! Interested? Fill out our interest form at: https://legaljourneys.com/lunch-and-learn/

Funding Your Trust

I'm leaving this here for a second month, because it's the most important thing about having a trust. Without this step, you're walking around with an "empty red wagon." **HOW EXACTLY** do you "*fund your trust?*" And when you fund your trust, can you still access those funds?

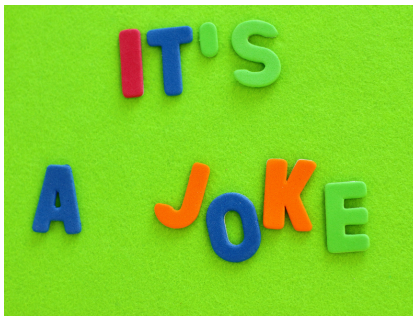
Yes—you still control your money. While you're alive and have capacity, you manage your trust just like your regular accounts. How funds are moved in just depends on the account type.

At your signing, we give you a **one-page funding checklist** to help you **easily navigate funding your trust**. If for some reason you don't have that or can't find it, **reply to this email and let us know.** We will be happy to send a copy to you.

Please make sure you have **fully funded your trust,** as **anything that is still owned in your personal name at the time of your passing will still have to go through probate.** That would make your trust one expensive paperweight! Don't hesitate to reach out with questions. We are here to assist!

Client To-Dos

Do you have a **Kids Protection Plan (KPP)?** Do you have a **KPP card** for your wallet?? If you don't, and you'd like one, **respond to this email** and let us know. Our Marketing and Relations Director will be making these with our **new card maker.** You can pick them up at our Huntsville or Madison office, or we can mail them to you. We are so excited to offer this to our clients! **Know someone who needs a KPP?** Send them to one of our events or have them give us a call! We'd love to help!



Joke of the Month

How many therapists does it take to change a lightbulb?

Only one, but the lightbulb has to *want* to change.

Why don't sharks attack lawyers?

Professional Courtesy.

Think these jokes are terrible? Submit better ones to brandy@legaljourneys.com!

Staff Spotlight

An Alabama fan through and through, it's fitting that this month we are introducing Kay Siniard, the newest attorney addition to Legal Journeys. With many years' experience in the legal field, she joins our team already knowledgeable and eager to continue her career. She is the mom of two grown boys, and now the "Honey" of three grandbabies, she spends as much of her free time with them as she can. She also loves being outdoors and cheering on Alabama!

TLDR

- **Respond to this email** with anything you'd like us to know. We **love** hearing from you!
- Thinking about or already **created a DIY Estate Plan?** Pro Tip: **Just don't.** Instead, **Call our office** and we would be happy to help create a plan **that works when your family needs it most.**
- What's the **best advice you've gotten?** Let us know!
- Have you taken the time to **fund your trust?** Don't neglect this important task. Start today!
- **Are you a parent with a Kids Protection Plan?** Reach out to us if you haven't gotten your KPP Card. **Know someone who needs a KPP?** Send them our way!